

REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE

OF THE  
DOMINION OF CANADA

FOR THE  
YEAR ENDED DECEMBER 31  
1912

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VOLUME I.  
INSURANCE COMPANIES OTHER THAN LIFE

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OTTAWA

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INSURANCE DEPARTMENT,  
OTTAWA, May 27, 1913.

To the Honourable W. T. WHITE,  
Minister of Finance.

SIR,—I have the honour herewith to submit the statements in detail of Insurance Companies, other than Life Insurance Companies, which are contained in a separate volume, for the year 1912, together with such an abstract and analysis of them as appear proper to exhibit the progress of the business and the condition of the companies.

### FIRE INSURANCE, 1912.

During the year 1912 the business of fire insurance in Canada was carried on by 80 companies; of these 28 were Canadian, 23 British, 27 American and 2 French. This list of companies differs from that of the previous year by the addition of four Canadian companies (the British Colonial, the British Northwestern, the Mount Royal, and the North West Fire), one British company (the Palatine), eleven American companies (the American Central, the American Insurance, the California Insurance Co., the Fireman's Fund, the Firemen's Insurance Co., the Germania Fire, the Insurance Co. of the state of Pennsylvania, the Niagara Fire, the Northwestern National, the Providence Washington and the Westchester Fire, and one French company (Compagnie d'Assurances Générales).

Since the beginning of 1913 the Equitable Fire and Marine Insurance Company has received a license for fire business.

### FIRE PREMIUMS AND LOSSES IN CANADA IN 1912.

Cash received for premiums during the year in Canada amounted to \$23,194,518, being greater than that received in 1911 by \$2,619,263, and the amount paid for losses was \$12,119,581, which is greater than that paid in 1911 by \$1,182,633. The ratio of losses paid to premiums received is shown in the following table:—

### FIRE INSURANCE IN CANADA, 1912.

	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent of premiums received.	The same for 1911.
	\$	\$		
Canadian Companies.....	2,731,761	5,063,409	53.95	53.29
British Companies.....	6,319,064	12,092,125	52.26	55.17
American and other Companies.....	3,068,756	6,038,984	50.82	48.16
Totals.....	12,119,581	23,194,518	52.25	53.16

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The corresponding results for the forty-four years over which our records extend, are given below:—

## FIRE INSURANCE IN CANADA.

	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	
1869.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,837	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,184	53.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,666,578	47.90
1881.....	3,827,116	3,169,824	82.83
1882.....	4,229,706	2,664,986	63.01
1883.....	4,624,741	2,920,228	63.14
1884.....	4,980,128	3,245,323	65.16
1885.....	4,852,460	2,679,287	55.22
1886.....	4,932,335	3,301,388	66.93
1887.....	5,244,502	3,403,514	64.90
1888.....	5,437,263	3,073,822	56.53
1889.....	5,588,016	2,876,211	51.47
1890.....	5,836,071	3,266,567	55.97
1891.....	6,168,716	3,905,697	63.31
1892.....	6,512,327	4,377,270	67.22
1893.....	6,793,595	5,052,690	74.37
1894.....	6,711,369	4,589,363	68.38
1895.....	6,943,382	4,993,750	71.92
1896.....	7,075,850	4,173,501	58.98
1897.....	7,157,661	4,701,833	65.69
1898.....	7,350,131	4,784,487	65.09
1899.....	7,910,492	5,182,038	65.51
1900.....	8,331,948	7,774,293	93.31
1901.....	9,650,348	6,774,956	70.20
1902.....	10,577,084	4,152,289	39.26
1903.....	11,384,762	5,870,716	51.57
1904.....	13,169,882	14,099,534	107.06
1905.....	14,285,671	6,000,519	42.00
1906.....	14,687,963	6,584,291	44.83
1907.....	16,114,475	8,445,041	52.41
1908.....	17,027,275	10,279,455	60.37
1909.....	17,049,464	8,646,826	50.72
1910.....	18,725,531	10,292,393	54.96
1911.....	20,575,255	10,936,948	53.16
1912.....	23,194,518	12,119,591	52.25
Totals.....	343,235,770	213,614,890	62.24

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Taking the totals for the same forty-four years, according to the nationalities of the companies, the following are the results:—

## FIRE INSURANCE IN CANADA FOR THE FORTY-FOUR YEARS—1869-1912.

	Premiums received.	Losses Paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	
Canadian Companies.....	76,555,581	48,581,432	63.46
British Companies.....	212,554,440	133,819,249	62.96
American and other Companies.....	54,125,749	31,214,209	57.67
Totals.....	343,235,770	213,614,890	62.24

The loss rate for 1912 (52.25) is 9.99 below the average for the forty-four years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 51.12 per cent, which is 1.42 per cent less than the 52.54 of the previous year, and is 7.67 per cent less than the average for the last fifteen years (58.79). The following are the rates of incurred losses from 1898:—

Companies.	1912.	1911.	1910.	1909.	1908.	1907.	1906.	1905.	1904.	1903.	1902.	1901.	1900.	1899.	1898.
Canadian.....	52.59	53.08	60.41	55.87	72.11	53.28	52.68	48.71	97.50	53.17	42.51	58.22	83.25	53.20	55.22
British.....	50.95	53.80	57.01	49.74	58.07	55.22	46.65	43.07	110.34	50.97	40.40	74.15	97.99	58.80	79.12
Amer. and other.	50.21	48.95	59.72	46.72	55.74	51.36	40.45	38.01	110.55	47.93	38.61	66.83	107.17	57.25	71.05
Totals.....	51.12	52.54	58.40	50.46	60.77	54.02	46.73	43.30	107.76	50.94	40.55	70.29	97.00	57.75	74.37

## FIRE INSURANCE IN CANADA IN 1912.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$2,374,161,732, which is greater by \$386,521,141 than the amount taken in 1911. The premiums charged thereon amounted in 1912 to \$30,639,867, being \$3,772,698 greater than the amount charged the previous year. The rate of premiums (1.291) is lower than that of 1911 (1.352). The loss rate (52.25) is 0.91 per cent lower than the loss rate of the previous year (53.16) and 9.99 per cent less than the average loss rate (62.24) from the past forty-four years.

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The rate per cent of premiums charged upon risks taken is shown in the following table:—

	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1911.	The same for 1910.	The same for 1909.	The same for 1908.	The same for 1907.
Companies.	\$	\$						
Canadian.....	653,582,426	8,882,416 05	1-36	1-41	1-38	1-44	1-51	1-51
British.....	1,148,396,318	14,451,466 16	1-26	1-33	1-33	1-38	1-48	1-48
American and other.....	572,182,988	7,305,984 76	1-28	1-33	1-41	1-45	1-54	1-56
Totals.....	2,374,161,732	30,639,866 97	1-29	1-35	1-36	1-41	1-50	1-50

The increase in the amounts taken in 1912 as compared with 1911 among Canadian companies is \$81,516,414. Among British companies there is an increase of \$150,294,771, and among American companies there is an increase of \$154,709,956.

In 1911 the increases in amounts written among Canadian, British and American companies reporting to the office were \$53,972,445, \$62,003,939 and \$64,608,522 respectively.

The details of the increase and decrease for the individual companies are as follows:—

#### CANADIAN COMPANIES.

*Increase.*—Acadia Fire, \$560,324; British America, \$867,626; British Colonial, \$1,700,443; British Northwestern, \$3,380,004; Canada National, \$11,020,524; Canadian Fire, \$3,442,154; Dominion Fire, \$1,935,474; Hudson Bay, \$6,713,033; London Mutual, \$11,005,785; Liverpool-Manitoba, \$5,427,534; Mercantile Fire, \$3,225,608; Mount-Royal, \$24,305,449; North Empire, \$4,267,654; Northwest Fire, \$8,730,820; Nova Scotia Fire, \$7,591,998; Occidental Fire, \$1,550,364; Ontario Fire, \$5,150,880; Ottawa Fire, \$1,549,343; Pacific Coast Fire, \$3,598,784; Quebec Fire, \$212,254; Sovereign Fire, \$3,013,931; Total, \$109,249,986.

*Decrease.*—Anglo-American, \$3,119,267; Central Canada Man. Mutual, \$366,451; Equity Fire, \$4,066,574; Factories, \$1,287,117; Montreal-Canada, \$2,958,404; Rimouski Fire, \$1,752,414; Western, \$14,183,345; Total, \$27,733,572.

Total increase, \$81,516,414.

#### BRITISH COMPANIES.

*Increase.*—Alliance, \$1,867,811; Atlas, \$6,047,707; Caledonian, \$5,075,821; Commercial Union, \$8,574,944; Employers' Liability, \$7,836,744; General Accident, \$3,318,867; Guardian, \$7,066,193; Law Union and Rock, \$4,697,586; Liverpool and London and Globe, \$17,354,188; London and Lancashire Fire, \$6,909,911; London Assurance, \$3,488,845; North British and Mercantile, \$15,464,142; Northern, \$6,698,707; Norwich Union, \$5,789,737; Palatine, \$9,015,516;

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Provincial, \$1,309,061; Royal, \$12,902,183; Royal Exchange, \$12,874,273; Scottish Union and National, \$3,732,431; Sun Fire, \$3,862,058; Union Assurance, \$5,210,116; Yorkshire, \$4,375,823; Total, \$153,472,664.

*Decrease.*—Phoenix of London, \$3,177,891.

Total increase, \$150,294,773.

## AMERICAN AND OTHER COMPANIES.

*Increase.*—Etna Fire, \$2,370,887; American Central, \$4,817,658; American Fire, \$1,094,550; American Lloyds, \$1,214,110; California Fire, \$878,049; Connecticut Fire, \$347,127; Continental Fire, \$10,199,226; Fidelity-Phenix, \$3,048,548; Fireman's Fund, \$2,759,581; Firemen's Insurance Co., \$4,245,754; Générales, \$3,537,946; German American, \$6,908,219; Germania Fire, \$3,273,600; Hartford Fire, \$8,650,358; Home Fire, \$832,083; Insurance Co. of North America, \$3,632,485; Insurance Co. State of Pennsylvania, \$11,656,770; National Fire, \$16,622,933; National Union, \$10,012,692; Niagara Fire, \$6,268,199; Northwestern National, \$2,201,667; Phoenix of Hartford, \$4,952,799; Providence Washington, \$12,975,305; Queen, \$3,825,878; Springfield Fire & Marine, \$11,705,496; St. Paul Fire & Marine, \$3,968,895; L'Union of Paris, \$9,219,910; Westchester Fire, \$5,783,717; Total, \$157,004,442.

*Decrease.*—Lumber Ins. Co., \$2,294,486.

Total increase, \$154,709,956.

## PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premiums charged on each \$1,000 of risks taken in 1912 is \$12.905, as against \$13.517 which was the corresponding rate in 1911. The individual rates for the different companies will be found in the annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties of the business done by the companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$4.73 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-10-11-12-13-14-15-16-17-18-19-20 are \$5.68, \$5.56, \$5.37, \$4.54, \$5.48, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, \$5.50, \$5.75, \$5.15, \$5.38, \$6.20, \$4.99, \$8.38, \$6.68, \$4.06, \$5.22, \$12.05, \$4.88, \$4.97, \$5.69, \$6.41, \$4.83, \$5.61 and \$5.07 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis; where for convenience of comparison, the corresponding rates for 1911 are appended within parenthesis:

American Lloyds, \$0.51 (0.38); Générales, \$0.71 (.....); Provincial, \$0.82 (\$1.18); California Fire, \$1.32 (.....); Firemen's Insurance Co., \$1.35 (.....); Palatine, \$1.37 (.....); Western, \$2.43 (\$3.41); London Mutual, \$3.00 (\$3.26); Alliance, \$3.12 (\$3.88); Scottish Union & National, \$3.20 (\$3.78); Pacific Coast Fire, \$3.26 (\$3.00); British Colonial, \$3.42 (.....); British America, \$3.47 (\$3.66); Canadian Fire, \$3.48 (3.28); London and Lancashire Fire, \$3.51 (\$5.58); Mount Royal, \$3.58 (.....); London Assurance, \$3.61 (\$3.26); Phoenix, of Hartford, \$3.61 (\$5.37); Montreal Canada, \$3.62 (\$5.63); Quebec Fire, \$3.69 (\$3.47); Mercantile Fire, \$3.79 (\$4.63); Union Assurance, \$3.97 (.....);



Etna Fire, \$4.00 (\$4.18); Caledonian, \$4.03 (\$4.19); Queen, \$4.07 (\$5.52); British Northwestern, \$4.08; (.....); Anglo-American, \$4.14 (\$4.75); Yorkshire, \$4.14 (\$5.06); North British & Mercantile, \$4.27 (\$4.94); Royal, \$4.39 (\$4.12); Insurance Co. of North America, \$4.51 (\$4.72); Equity Fire, \$4.60 (\$3.82); Sun Fire, \$4.62 (\$5.12); American Central, \$4.62 (.....); Connecticut Fire, \$4.62 (\$4.30); Employers' Liability, \$4.67 (\$7.67); Law Union & Rock, \$4.71 (\$4.64); Northwestern National, \$4.74 (.....); Commercial Union, \$4.75 (\$5.42); Northern, \$4.80 (\$4.49); Phoenix of London, \$4.83 (\$4.74); Liverpool and London and Globe, \$4.86 (\$4.93); Canada National, \$4.88 (0.40); Hartford Fire, \$4.90 (\$3.54); Atlas, \$4.91 (\$5.89); Nova Scotia Fire, \$5.04 (\$4.07); General Accident, \$5.06 (\$9.05); Ontario Fire, \$5.19 (\$10.70); Northwest Fire, \$5.26 (.....); Home Fire, \$5.27 (\$5.20); Norwich Union, \$5.29 (\$4.88); Dominion Fire, \$5.31 (\$6.09); Germania Fire, \$5.35 (.....); German American, \$5.49 (\$5.40); Springfield Fire & Marine, \$5.49 (\$7.61); North Empire, \$5.56 (\$7.93); Royal Exchange, \$5.66 (\$10.03); Sovereign Fire, \$5.69 (\$4.31); Acadia Fire, \$5.78 (\$6.24); Providence Washington, \$6.20 (.....); Guardian, \$6.22 (\$6.37); Liverpool-Manitoba, \$6.31 (\$6.02); Hudson Bay, \$6.60 (\$6.70); L'Union of Paris, \$6.97 (\$5.52); St. Paul Fire and Marine, \$7.00 (\$8.54); Occidental Fire, \$7.24 (\$4.80); Westchester Fire, \$7.36 (.....); Rimouski Fire, \$7.45 (\$8.30); Fidelity-Phoenix, \$7.67 (\$5.79); Lumber Insurance Co., \$8.26 (\$16.97); Continental Fire, \$8.53 (\$9.44); Factories, \$9.08 (\$10.39); National Fire, \$9.12 (\$6.29); Fireman's Fund, \$9.52 (.....); Central Canada Manufacturers, \$9.60 (\$9.03); National Union, \$9.12 (\$9.20); Insurance Co. State of Pennsylvania, \$10.13 (.....); Niagara Fire, \$10.48 (.....).

The annexed table gives the gross amount of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses with the proportionate rate of premiums to risks, and the proportion of the amounts paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1911 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.



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## FIRE INSURANCE Done in Canada in 1912.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of pre- miums received.	The same for 1911.
<i>Canadian Companies.</i>	\$ cts	\$ cts			\$ cts	\$ cts		
Acadia Fire.....	15,396,994	219,430 82	1.43	1.45	87,678 48	110,672 68	79.22	62.70
Anglo-American.....	21,610,961	314,331 55	1.45	1.44	121,044 09	180,441 44	67.08	73.36
British America.....	54,603,360	667,118 11	1.22	1.32	221,617 11	421,097 27	52.63	42.77
British Colonial.....	1,700,443	21,536 87	1.27	.....	910 75	12,614 69	7.22	.....
British Northwestern.....	3,380,004	54,164 21	1.60	.....	4,930 52	29,438 60	16.75	.....
Canada National.....	13,409,859	210,293 69	1.57	1.63	26,496 52	121,142 14	21.87	1.47
Canadian Fire.....	28,664,461	478,452 08	1.67	1.73	91,814 32	301,017 42	30.50	32.77
Central Canada Manu- facturers.....	9,210,248	107,399 28	1.17	1.26	42,782 67	50,221 62	85.19	70.83
Dominion Fire.....	28,034,783	402,476 65	1.44	1.38	146,347 87	255,742 34	57.22	55.91
Equity Fire.....	20,317,108	279,778 00	1.38	1.37	117,848 24	175,829 75	67.02	48.23
Factories Insurance.....	42,331,420	606,778 80	1.43	1.64	145,697 80	151,976 08	95.87	43.21
Hudson Bay.....	17,022,660	270,336 44	1.59	1.71	71,720 84	145,578 90	49.27	44.68
*Liverpool-Manitoba..	42,378,676	579,377 04	1.37	.....	233,182 30	358,896 00	64.97	.....
London Mutual.....	69,662,966	692,063 05	.99	1.08	221,184 83	423,151 49	52.28	62.15
Mercantile Fire.....	20,678,078	268,962 24	1.30	1.37	91,329 01	123,507 55	42.78	54.36
Montreal Canada Fire	16,465,191	236,608 26	1.44	1.45	91,616 68	136,534 92	67.10	74.90
Mount Royal.....	24,305,449	323,733 60	1.33	.....	93,464 23	201,550 44	46.37	.....
North Empire Fire.....	8,732,239	171,496 96	1.96	2.22	26,702 83	81,485 46	32.77	46.25
North West Fire.....	8,730,820	126,842 46	1.45	.....	45,870 59	84,150 20	54.51	.....
Nova Scotia Fire.....	24,753,906	404,125 33	1.63	1.59	84,670 36	168,650 59	50.20	41.43
Occidental Fire.....	8,359,205	189,973 50	2.27	2.19	59,253 66	152,163 80	38.94	31.83
Ontario Fire.....	19,021,037	269,061 14	1.41	1.61	111,761 98	179,615 85	62.22	92.76
Ottawa Assurance.....	1,800,317	24,832 63	1.38	.....	739 01	—,513 23	.....	.....
Pacific Coast.....	11,923,843	175,190 59	1.47	1.57	29,891 99	99,441 36	30.06	36.93
Quebec Fire.....	21,752,109	249,689 79	1.15	1.10	94,189 81	216,762 04	43.45	46.33
Rimouski Fire.....	32,783,630	504,630 04	1.54	1.57	224,787 04	310,998 37	72.28	68.73
Western Fire.....	15,626 412	209,723 19	1.34	1.42	51,791 86	109,347 31	47.36	54.48
Western.....	70,926,247	824,009 73	1.16	1.36	192,429 12	374,895 06	51.33	47.50
Totals.....	653,582,426	8,882,416 05	1.36	1.41	2,731,759 51	5,063,409 83	53.95	53.03
<i>British Companies.</i>								
Alliance.....	23,510,911	235,788 24	1.00	1.03	102,044 98	206,684 36	49.37	53.46
Atlas.....	44,353 141	580,486 10	1.31	1.36	294,396 06	497,115 62	59.22	67.83
Caledonian.....	41,542,305	501,815 91	1.21	1.20	214,632 11	431,217 36	49.77	57.65
Commercial Union.....	73,893,530	952,226 41	1.29	1.39	414,032 85	792,177 10	52.27	56.50
Employers' Liability.....	18,931,862	214,958 89	1.14	1.18	60,428 32	174,606 22	34.61	21.38
General Accident Fire and Life.....	24,689,106	313,412 57	1.27	1.37	132,882 39	264,818 12	50.18	72.22
Guardian.....	68,149,725	954,167 72	1.40	1.44	522,783 12	827,129 78	63.20	63.36
Law Union and Rock..	21,153,440	252,115 27	1.19	1.27	113,956 75	212,748 46	53.56	56.95
Liverpool and London and Globe.....	137,163,661	1,716,258 58	1.25	1.28	730,920 88	1,297,206 69	56.35	57.68
London and Lanca- shire Fire.....	59,342,982	728,601 05	1.23	1.27	257,397 08	614,269 06	41.90	69.94
London Assurance.....	25,205,794	314,988 07	1.25	1.24	107,348 35	252,008 12	42.60	38.57
North British and Mercantile.....	93,203,517	1,105,458 94	1.19	1.24	459,220 09	940,874 59	48.31	60.58
Northern.....	53,383,260	722,793 10	1.35	1.36	204,374 77	626,979 55	48.57	46.22
Norwich Union Fire..	66,029,815	878,467.44	1.33	1.36	408,652 46	770,886 56	53.01	50.04
Palatine Insurance Co.	9,015,516	113,114 76	1.25	.....	3,705 87	73,593 75	5.04	.....
Phoenix of London.....	87,315,146	1,207,815 29	1.38	1.65	546,347 51	996,925 12	54.80	50.43
Provincial.....	4,906,584	33,987.41	.69	.69	2,945 23	29,351 88	10.02	9.19
Royal.....	120,324,763	1,458,790 31	1.21	1.27	777,085 30	1,267,798 20	61.29	50.26
Royal Exchange.....	33,692,274	395,400 34	1.17	1.31	146,304 99	322,085 13	45.42	31.10
Scottish Union and National.....	33,408,745	382,771 59	1.15	1.16	131,472 80	349,314 72	37.64	51.60
Sun Insurance Office..	37,964,297	498,832 82	1.31	1.34	232,328 69	422,328 39	55.23	60.48
Union Assurance So- ciety.....	43,196,791	554,705 19	1.28	.....	214,905 45	438,648 95	48.99	.....
Yorkshire.....	28,019,153	334,510 16	1.19	1.26	134,974 59	273,327 01	49.38	53.23
Totals.....	1,148,396,318	14,451,466 16	1.26	1.33	6,319,064 55	12,092,124 74	52.26	55.17

\*Including the business of The Manitoba Assurance Company

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FIRE INSURANCE Done in Canada in 1912—*Concluded.*

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1911.	Net Cash Paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of losses paid per cent of pre- miums received.	The same for 1911.
<i>American and Other Companies.</i>	\$	\$			\$	\$		
Aetna Insurance Co....	24,335,689	338,924 57	1-39	1-41	118,492 28	299,480 04	39-57	52-24
American Central.....	4,817,658	84,683 71	1-76	.....	12,066 49	65,715 05	18-36	.....
American Insurance Co....	1,094,550	19,118 34	1-75	.....	None	8,614 61	.....	.....
American Lloyds.....	3,604,015	16,752 47	-47	-55	1,314 45	13,428 30	9-79	4-36
California Insurance Co....	878,049	17,946 72	2-04	.....	791 22	10,701 30	7-39	.....
Connecticut Fire.....	11,192,835	158,580 43	1-42	1-41	52,523 79	108,906 16	48-23	68-23
Continental.....	33,846,579	339,056 10	1-00	1-08	214,388 39	288,915 30	74-20	27-91
Fidelity-Phoenix.....	33,465,583	437,502 43	1-31	1-35	251,083 67	397,448 50	63-17	48-26
Fireman's Fund.....	2,750,581	44,776 03	1-62	.....	21,165 10	34,737 46	60-93	.....
Firemen's Insurance Co.....	4,245,754	64,909 85	1-53	.....	4,362 16	44,605 55	9-78	.....
Compagnie d'Assuran- ces Générales.....	3,537,946	45,511 55	1-29	.....	None.	11,953 35	.....	.....
German American.....	39,018,888	488,582 89	1-25	1-30	228,010 70	413,312 93	55-17	39-41
Germania Fire.....	3,273,600	48,813 50	1-49	.....	11,679 13	34,574 18	33-78	.....
Hartford Fire.....	78,112,795	996,943 60	1-28	1-31	442,707 59	887,485 37	49-88	36-87
Home Insurance Co....	32,550,364	407,066 71	1-25	1-33	190,747 42	368,493 24	51-76	55-70
Insurance Co. of North America.....	38,958 876	472,340 94	1-21	1-22	195,453 37	372,557 45	52-46	53-96
Insurance Co. of the State of Pa.....	11,656,770	196,817 18	1-69	.....	58,459 99	161,199 99	36-27	.....
Lumber Insurance.....	8,355,594	145,329 69	1-74	1-71	99,624 95	147,658 65	67-47	63-67
National Fire.....	46,239,327	537,088 28	1-16	1-43	261,644 29	416,875 04	62-76	45-08
National Union Fire....	15,556,096	209,608 82	1-35	1-46	95,777 87	156,598 48	61-16	27-44
Niagara Fire.....	6,268,199	105,048 40	1-68	.....	34,381 22	76,820 89	44-76	.....
Northwestern Nat'l Phoenix, of Hartford..	2,201,667	30,738 11	1-40	.....	2,858 11	10,475 73	27-28	.....
Phoenix, of Hartford..	37,089,105	450,214 85	1-21	1-25	154,859 61	351,926 00	44-00	59-34
Providence Washing- ton.....	12,975 305	165,903 22	1-28	.....	25,208 94	119,500 11	21-10	.....
Queen, of America.....	51,369,612	673,101 13	1-31	1-38	315,078 70	577,985 30	54-51	55-97
Springfield Fire and Marine.....	29,429,199	340,845 16	1-16	1-37	116,146 93	278,247 88	41-74	43-01
St. Paul Fire and Marine.....	15,910,403	227,721 24	1-43	1-56	106,040 97	189,652 24	55-91	55-76
L'Union, Paris, France	13,655,232	158,367 24	1-16	1-13	41,329 20	134,878 58	30-64	37-87
Westchester Fire.....	5,783,717	83,691 60	1-45	.....	12,560 61	56,239 07	22-33	.....
Totals.....	572,182,988	7,305,984 76	1-28	1-33	3,068,757 15	6,038,986 75	50-82	48-16
Grand Totals.....	2,374,161,732	30,639,866 97	1-29	1-35	12,119,581 21	23,194,521 32	51-94	53-16

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## BRITISH FIRE COMPANIES.

The total cash receipts from premiums were \$12,092,125, being an increase of \$886,433, as compared with the previous year; the payments for losses were \$6,319,064, being \$137,175 greater than for 1911, while the general expenses amounted to \$3,764,912, being \$403,616 greater than in 1911, thus showing balance of \$2,008,149 favourable to the companies. In the previous year there was a favourable balance of \$1,662,507.

Paid for losses.....	\$ 6,319,064
“     general expenses.....	3,764,912
Total.....	<u>\$ 10,083,976</u>
Received for premiums.....	12,092,125
Balance in favour of the companies.....	<u>\$ 2,008,149</u>

The following details give the balance for the different companies:—

*Balance in favour.*—Alliance, \$35,002; Atlas, \$44,454; Caledonian, \$84,545; Commercial Union, \$130,058; Employers' Liability, \$57,325; General Accident Fire, \$47,903; Guardian, \$60,905; Law Union and Rock, \$31,168; Liverpool and London and Globe, \$177,061; London and Lancashire Fire, \$162,227; London Assurance, \$55,907; North British and Mercantile, \$200,986; Northern, \$137,839; Norwich Union, \$118,530; Palatine, \$38,081; Phoenix of London, \$146,926; Provincial, \$20,067; Royal, \$91,163; Royal Exchange, \$75,118; Scottish Union and National, \$112,320; Sun Fire, \$56,579; Union Assurance, \$70,696; Yorkshire, \$53,289. Total balance in favour, \$2,008,149.

For every \$100 of premiums received there was spent on the average \$52.26 in payment of losses, and \$31.13 for general expenses.

In 1911 the loss rate was \$55.17, and the general expenses \$30, for every \$100 of premiums received.

For the fire business the rate of premium was \$12.584 per \$1,000 of risks taken, as against \$13.305 in 1911.

Hence these companies have done a larger volume of business than in 1911 at a lower rate of premium, a higher rate of expense, and at a lower rate of fire losses.

Collecting the result for the thirty-eight years from 1875 to 1912 as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875-1912).....	\$128,171,707
“     general expenses.....	57,450,353
Total payments.....	<u>\$185,622,060</u>
Received for premiums.....	204,478,607
Excess of receipts over expenditure.....	<u>\$ 18,856,547</u>

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It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year—when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to \$5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, \$1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to \$3,664,504, which sum had been still further reduced to \$3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to \$7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to \$3,969,472. During the past eight years the favourable balance has been largely increased and now amounts to \$18,856,547.

Year.	Balance.	Year.	Total Balance.
	\$		\$
1875.....	+ 51,765		
1876.....	+ 89,015	1875 to 1876	+ 140,780
1877.....	- 4,210,951	1875 to 1877	- 4,070,171
1878.....	+ 676,548	1875 to 1878	- 3,393,713
1879.....	+ 210,430	1875 to 1879	- 3,183,283
1880.....	+ 727,389	1875 to 1880	- 2,455,894
1881.....	+ 161,162	1875 to 1881	- 2,294,732
1882.....	+ 481,511	1875 to 1882	- 1,813,221
1883.....	+ 439,797	1875 to 1883	- 1,373,424
1884.....	+ 443,919	1875 to 1884	- 929,505
1885.....	+ 674,984	1875 to 1885	- 254,521
1886.....	+ 237,216	1875 to 1886	- 17,305
1887.....	+ 359,243	1875 to 1887	+ 341,938
1888.....	+ 752,956	1875 to 1888	+ 1,094,894
1889.....	+ 918,128	1875 to 1889	+ 2,013,022
1890.....	+ 712,981	1875 to 1890	+ 2,726,003
1891.....	+ 470,014	1875 to 1891	+ 3,196,017
1892.....	+ 452,941	1875 to 1892	+ 3,648,958
1893.....	- 205,430	1875 to 1893	+ 3,443,528
1894.....	+ 172,105	1875 to 1894	+ 3,615,633
1895.....	+ 39,223	1875 to 1895	+ 3,654,856
1896.....	+ 709,118	1875 to 1896	+ 4,363,974
1897.....	+ 356,290	1875 to 1897	+ 4,720,264
1898.....	+ 140,610	1875 to 1898	+ 4,860,874
1899.....	+ 169,106	1875 to 1899	+ 5,029,980
1900.....	- 1,365,476	1875 to 1900	+ 3,664,504
1901.....	- 151,868	1875 to 1901	+ 3,512,636
1902.....	+ 2,247,890	1875 to 1902	+ 5,760,526
1903.....	+ 1,362,518	1875 to 1903	+ 7,123,044
1904.....	- 3,153,572	1875 to 1904	+ 3,969,472
1905.....	+ 2,546,435	1875 to 1905	+ 6,515,907
1906.....	+ 2,297,761	1875 to 1906	+ 8,813,663
1907.....	+ 1,539,204	1875 to 1907	+10,352,872
1908.....	+ 1,274,213	1875 to 1908	+11,627,090
1909.....	+ 1,839,516	1875 to 1909	+13,526,606
1910.....	+ 1,659,285	1875 to 1910	+15,185,891
1911.....	+ 1,662,507	1875 to 1911	+16,848,398
1912.....	+ 2,008,149	1875 to 1912	+18,856,547

+Favourable. -Adverse.

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As the reports of the general business of the British companies which are appended to their several statements, are made up in a form not readily understood, except by an expert, I have this year, as in previous years, made an approximate analysis of them which will be found on page cxxvi. Only two or three of these companies profess to make any special provision for the liability under the head of 'Unearned Premiums,' but they set aside a certain sum under the title of 'Fire Fund,' which is held to meet future contingencies, and is charged against the company as a liability. I have taken 60 per cent of the annual revenue from premiums as a fair approximation to the exact *pro rata* of the premiums on unexpired risks, which forms the basis of the item in our returns for Canadian business. Also, in cases where life assurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have omitted the life-business entirely, considering that the life funds are more than sufficient to cover the liabilities in this branch, and thus making the results, as regards paid-up capital, less favourable to the companies.

## AMERICAN AND OTHER FIRE COMPANIES.

The receipts for premiums were \$6,038,986; the payments for losses, \$3,068,757 and the general expenses, \$1,691,583. Hence for every \$100 of premiums received there were spent on the average \$50.82 in payment of losses, and \$28.01 in general expenses.

The following detail gives the balances for the different companies:—

*Balances in favour.—*

Ætna Fire, \$101,804; American Central, \$37,555; American Fire, \$1,597; American Lloyds, \$8,427; California, \$7,717; Connecticut Fire, \$27,385; Continental Fire, \$5,438; Fidelity-Phenix, \$36,488; Fireman's Fund, \$6,550; Firemen's Ins. Co., \$20,646; Générales of Paris, \$2,350; German-American, \$73,017; Germania Fire, \$10,353; Hartford Fire, \$206,524; Home Fire, \$93,083; Insurance Co. of North America, \$59,959; Insurance Co. of State of Pennsylvania, \$61,869; Lumber Ins. Co., \$15,071; National Fire, \$35,902; National Union, \$13,064; Niagara Fire, \$36,379; Phoenix of Hartford, \$92,420; Providence Washington, \$56,605; Queen, of America, \$79,696; Springfield Fire & Marine, \$80,629; St. Paul Fire and Marine, \$45,082; L'Union of Paris, \$41,679; Westchester Fire, \$22,883. Total, \$1,280,172.

*Adverse balance.*—Northwestern National, \$1,526.

Total balance in favour, \$1,278,646.

The results of the total business of these companies, from 1875 to 1912 inclusive, are as follows:—

Paid for losses (1875-1912).....	\$ 30,670,904
“      general expenses.....	14,642,113
<b>Total payments.....</b>	<b>\$ 45,313,017</b>
Received for premiums.....	53,391,822
<b>Excess of receipts over payments.....</b>	<b>\$ 8,078,805</b>

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The table given below shows the result of the business of each year from 1875 to 1912, inclusive, and the total results from year to year during the same period.

Year.	Balance.	Year inclusive.	Balance.
	\$		\$
1875.....	+ 58,841		
1876.....	+ 97,919	1875 to 1876	+ 156,760
1877.....	- 396,468	1875 to 1877	- 239,708
1878.....	+ 47,399	1875 to 1878	- 192,309
1879.....	+ 32,894	1875 to 1879	- 159,415
1880.....	+ 56,316	1875 to 1880	- 103,099
1881.....	+ 53,747	1875 to 1881	- 49,352
1882.....	+ 62,244	1875 to 1882	+ 12,892
1883.....	+ 102,135	1875 to 1883	+ 115,027
1884.....	+ 91,136	1875 to 1884	+ 206,163
1885.....	+ 100,784	1875 to 1885	+ 306,947
1886.....	+ 91,096	1875 to 1886	+ 398,043
1887.....	- 49	1875 to 1887	+ 397,994
1888.....	+ 102,288	1875 to 1888	+ 500,282
1889.....	+ 97,488	1875 to 1889	+ 597,770
1890.....	+ 54,404	1875 to 1890	+ 652,174
1891.....	+ 72,378	1875 to 1891	+ 724,552
1892.....	- 16,487	1875 to 1892	+ 708,065
1893.....	- 42,205	1875 to 1893	+ 665,860
1894.....	+ 7,392	1875 to 1894	+ 673,252
1895.....	- 53,047	1875 to 1895	+ 620,205
1896.....	+ 96,621	1875 to 1896	+ 716,826
1897.....	+ 51,695	1875 to 1897	+ 768,521
1898.....	+ 91,807	1875 to 1898	+ 860,328
1899.....	- 100,740	1875 to 1899	+ 961,068
1900.....	+ 385,296	1875 to 1900	+ 575,772
1901.....	+ 80,198	1875 to 1901	+ 655,970
1902.....	+ 586,257	1875 to 1902	+ 1,242,227
1903.....	+ 447,673	1875 to 1903	+ 1,689,900
1904.....	- 785,843	1875 to 1904	+ 904,057
1905.....	+ 993,349	1875 to 1905	+ 1,897,406
1906.....	+ 944,152	1875 to 1906	+ 2,841,558
1907.....	+ 701,798	1875 to 1907	+ 3,543,356
1908.....	+ 531,618	1875 to 1908	+ 4,074,974
1909.....	+ 888,028	1875 to 1909	+ 4,963,002
1910.....	+ 718,706	1875 to 1910	+ 5,681,708
1911.....	+ 1,118,451	1875 to 1911	+ 6,800,159
1912.....	+ 1,278,646	1875 to 1912	+ 8,078,805

+Favourable. -Adverse.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

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The following table gives the distribution of fire business between Canada and elsewhere, for the fifteen companies transacting business outside of Canada, and shows that the home business was, on the whole, more favourable to the companies than the foreign business.

## FIRE INSURANCE.

COMPANIES.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	\$	\$	\$		\$	\$	\$	
Acadia Fire.....	15,396,994	110,673	87,678	79.22	306,130	3,281	2,515	76.65
Anglo-American.....	21,610,961	180,441	121,044	67.08	450,418	177	4,444	.....
British America.....	54,603,360	421,097	221,617	52.63	277,802,577	1,272,373	743,972	58.47
Canadian Fire.....	28,664,461	301,017	91,814	30.50	909,925	7,913	2,830	35.76
London Mutual.....	69,662,966	423,151	221,135	52.28	4,504,017	3,698	17,494	473.07
Montreal-Canada.....	16,465,191	136,535	91,617	67.10	306,251	263	8,225	.....
North Empire.....	8,732,239	81,485	26,703	32.77	142,600	1,699	None.	.....
North West Fire.....	8,730,820	84,150	45,871	54.51	46,650	578	6	.....
Nova Scotia Fire.....	24,753,906	168,651	84,670	50.20	365,507	1,457	7	.....
Occidental Fire.....	8,359,205	152,164	59,259	38.94	690,665	6,069	3,446	56.78
Ontario Fire.....	19,021,037	179,616	111,762	62.22	496,283	4,768	7,213	151.28
Pacific Coast.....	11,923,843	99,441	29,892	30.06	6,998,012	11,465	25,017	218.20
Rimouski.....	32,783,630	310,998	224,787	72.28	1,530,391	31,146	None.	.....
Sovereign Fire.....	15,626,412	109,347	51,792	47.36	55,186,978	456,544	334,814	73.34
Western.....	70,926,247	374,895	192,429	51.33	436,025,243	1,666,544	889,218	53.36
Totals.....	407,261,272	3,133,661	1,662,120	53.04	785,761,647	3,467,975	2,039,201	58.80



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The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies, during the years 1878 to 1912 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries:—

Year.	IN CANADA.			IN OTHER COUNTRIES.		
	Premiums received.	Losses paid.	Rate per cent of losses paid as compared with Premiums received.	Premiums received.	Losses paid.	Rate per cent of losses paid as compared with Premiums received.
	\$	\$		\$	\$	
1878.....	591,495	241,545	40.84	1,251,923	737,430	58.90
1879.....	552,090	287,729	52.12	1,309,902	923,242	70.48
1880.....	459,653	219,954	47.85	1,377,310	885,293	64.28
1881.....	423,795	304,488	71.01	1,439,085	1,085,846	75.45
1882.....	543,126	334,000	61.50	1,413,989	1,137,399	80.44
1883.....	606,557	436,800	72.01	1,483,941	1,136,380	76.58
1884.....	550,183	376,969	68.52	1,401,051	1,122,882	80.15
1885.....	983,555	518,633	52.73	1,485,078	1,051,090	70.78
1886.....	996,562	655,534	65.78	1,499,840	1,049,575	69.98
1887.....	1,002,817	661,682	65.98	1,496,712	1,037,123	69.29
1888.....	1,002,109	655,191	65.33	1,453,410	1,008,509	69.39
1889.....	1,014,314	586,164	57.79	1,527,909	1,012,624	66.28
1890.....	1,018,226	604,846	59.40	1,584,879	910,511	57.45
1891.....	1,102,237	780,862	70.84	1,662,533	1,165,533	70.11
1892.....	629,708	485,446	77.09	1,907,652	1,191,545	62.46
1893.....	621,135	427,349	68.80	2,356,413	1,560,592	66.23
1894.....	626,768	423,777	67.61	2,303,219	1,442,596	62.63
1895.....	785,416	499,472	63.59	2,566,980	1,462,849	56.99
1896.....	782,956	460,236	58.78	2,487,459	1,446,314	58.14
1897.....	725,775	529,597	72.97	2,399,542	1,263,368	52.65
1898.....	783,326	392,821	50.15	2,260,724	1,464,544	64.78
1899.....	836,601	462,726	55.31	2,264,877	1,568,496	69.25
1900.....	689,956	658,405	95.43	2,804,896	1,969,862	70.23
1901.....	1,133,478	702,125	61.94	3,321,478	2,142,811	64.51
1902.....	1,291,216	519,990	40.27	3,464,786	2,119,685	61.18
1903.....	1,700,838	884,899	52.03	3,876,273	2,089,753	53.91
1904.....	2,184,021	1,994,982	91.34	4,400,112	3,204,318	72.82
1905.....	2,611,899	1,277,772	48.92	3,911,739	2,307,655	58.99
1906.....	2,657,701	1,414,455	53.22	4,452,074	4,163,837	93.53
1907.....	2,857,021	1,467,983	51.38	4,105,581	3,124,813	76.11
1908.....	3,219,443	2,323,829	72.18	2,964,411	2,185,538	73.73
1909.....	2,765,637	1,596,907	57.74	3,397,859	1,763,232	51.89
1910.....	3,037,675	1,754,359	57.75	3,141,709	1,714,812	54.58
1911.....	3,204,241	1,755,348	54.78	3,343,157	2,149,515	64.30
1912.....	3,133,661	1,662,120	53.04	3,467,975	2,039,201	58.80
Totals.....	47,130,196	28,358,995	60.17	85,586,483	56,678,823	66.18

The assets of the twenty-eight Canadian companies doing fire business amounted at the end of the year to \$16,951,740, covering a total amount of insurance of all kinds of \$1,276,754,192, being at the rate of \$1,328 for every \$1,000 of insurance in force; they have also subscribed capital not called or not paid up, amounting to



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\$6,484 155, making a total security of \$18.36 for every \$1,000 insured. The liabilities of the same companies amounted to \$7,581,549, made up as follows:—

Unsettled losses.....	\$	830,395
Unearned premiums.....		5,766,579
Sundry.....		984,575
	\$	<u>7,581,549</u>

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not called up, amounts to \$9,370,190.98.

The capital stock of these companies paid up in cash, amounts to \$9,145,607.

The following table gives the condition at the end of 1912 of all the Canadian stock companies in reference to the surplus on account of policyholders.

## FIRE INSURANCE COMPANIES, DECEMBER 31, 1912.

	Subscribed Capital	Capital paid up.	Excess of Assets over Liabilities, excluding Capital stock.	Subscribed Capital not called or not paid up.
	\$	\$	\$	\$
Acadia Fire.....	400,000	400,000	569,524	None.
Anglo-American.....	274,680	142,760	159,462	131,920
British-America.....	1,400,000	1,399,030	675,006	970
British Colonial.....	500,000	100,000	90,029	400,000
British Northwestern.....	500,000	150,000	172,728	350,000
Canada National.....	2,055,400	766,655	1,004,276	1,288,745
Canadian Fire.....	500,000	500,000	811,423	None.
Dominion Fire.....	504,100	207,982	46,464	296,118
Equity Fire.....	561,700	156,198	71,662	405,502
Factories.....	160,000	100,000	100,965	60,000
Hudson Bay.....	882,500	185,930	282,722	696,570
Liverpool-Manitoba.....	500,000	100,000	460,197	400,000
London Mutual.....	100,000	17,500	313,093	82,500
Mercantile Fire.....	250,000	50,000	315,717	200,000
Montreal-Canada.....	154,790	77,395	91,039	77,395
Mount Royal.....	250,000	250,000	473,497	None.
North Empire.....	681,900	196,688	201,923	485,212
North West Fire.....	250,000	100,000	171,711	150,000
Nova Scotia Fire.....	403,200	100,800	151,799	302,400
Occidental Fire.....	500,000	151,933	216,672	348,067
Ontario Fire.....	232,600	117,250	62,041	115,350
Ottawa Assurance.....	250,000	125,000	129,532	125,000
Pacific Coast.....	831,600	515,530	637,817	316,070
Quebec Fire.....	225,000	125,000	454,243	100,000
Rimouski Fire.....	150,000	100,000	89,714	50,000
Sovereign Fire.....	593,600	506,638	223,815	86,962
Western.....	2,500,000	2,484,626	1,364,391	15,374
Totals.....	15,611,070	9,126,915	9,341,462	6,484,155

The following table shows the total gain or loss in surplus during the year in respect to each company and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the 'Underwriting Profit.' This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums, the net outstanding premium at the end of the year and deducting the net outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the fifth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash, received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the gains from other sources are tabulated. This will include the premiums on capital stock, amounts written off capital stock, reductions in the amount of paid up capital, gain in market values of investments, &c.

The fourth column gives the totals of the first three columns. In the fifth column is given the underwriting loss, and in the sixth the losses through other sources, such as bad or doubtful investments and other assets, &c. In the seventh column are tabulated the dividends declared during the year. The eighth column gives the totals of the fifth, sixth and seventh. The last column, being the difference between the fourth and the eighth, gives the total net gain or loss in surplus, the minus sign denoting the loss.

The total net gain in surplus is \$202,951.99 as against a gain of \$360,149.15 in 1911. Fifteen companies show an underwriting profit and the remaining thirteen an underwriting loss, the net loss amounting to \$18,215.49. In 1911 the net underwriting loss was \$6,566.09. The dividends declared were \$476,263.07 which is less than the \$624,629.85 interest and rents earned upon the investments. The gains from miscellaneous sources were \$240,590.35, consisting chiefly of premiums received upon stock issues, and appreciation in value of real estate and other securities.

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CANADIAN FIRE INSURANCE COMPANIES.  
STATEMENT OF GAINS AND LOSSES DURING 1912.

	Under- writing profit. (1)	Interest and rent earned. (2)	Gains from other sources. (3)	Total gains. (4)	Under- writing loss. (5)	Losses through other sources. (6)	Dividends declared. (7)	Total losses. (8)	Balance Total net gains in surplus. (9)	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Acadia Fire.....		30,971 85	7,426 48	38,398 33	6,310 67		24,000 00	30,310 67		8,087 66
Anglo-American.....		11,319 64	10,000 00	21,319 64	21,396 72			396 72		20,922 92
British-American.....		61,655 02		61,655 02	21,242 28			95,063 14		34,310 12
British Colonial.....		5,434 83	50,000 00	55,434 83	15,418 10			65,405 95		9,971 12
British Northwestern.....		9,551 21	9,062 50	18,613 71	3,046 66			3,046 66		15,567 05
Canada National.....		65,664 88	27,214 00	92,878 88	58,650 39			58,650 39		34,228 49
Canadian Fire.....	94,088 28	43,937 84		138,026 12		9,809 66	50,000 00	59,809 66		78,216 46
Central Canada Manufacturers.....	6,316 89	1,544 19		7,861 08						7,861 08
Dominion Fire.....		8,476 01		8,476 01	11,208 68			11,208 68		2,732 67
Equity Fire.....		9,691 01		9,691 01	35,373 57			35,373 57		25,682 56
Factories.....		3,436 17		3,436 17	57 94			57 94		3,378 23
Hudson Bay.....	35,093 55	17,448 01	21,086 86	73,628 42		4,029 84	12,148 07	16,177 91		57,450 51
Liverpool-Manitoba.....	8,747 99	27,011 88		35,759 87		9,129 42		9,129 42		26,630 45
London Mutual.....	9,162 98	19,692 40	44,140 24	72,995 62			25,000 00	25,000 00		47,995 62
Mercantile Fire.....	41,909 41	10,435 90		52,345 31				36,732 24		16,113 07
Montreal-Canada.....	2,130 68	5,898 63	792 50	8,821 81			27,500 00			8,821 81
Mount Royal.....	16,913 69	33,525 65	28,713 50	79,152 84				20,000 00		59,152 84
North Empire.....	18,465 41	10,096 89		28,562 30				29,487 80		995 50
North West Fire.....	3,624 66	8,103 00		11,727 66				16,040 00		4,312 24
Nova Scotia Fire.....		10,981 37	1,430 31	12,411 68	10,689 69			16,737 69		1,326 01
Occidental Fire.....		11,983 79		14,844 92			13,984 21	13,984 21		800 71
Ontario Fire.....	2,861 13	6,608 99	450 00	7,065 99	8,810 83			8,810 83		1,761 84
Ottawa Assurance.....	922 99	5,070 86		5,993 85						5,993 85
Pacific Coast Fire.....	3,375 19	69,451 08	39,848 66	112,674 93			51,805 89	51,805 89		60,869 04
Quebec Fire.....	35,325 57	23,064 09		58,389 66		10,360 33	37,500 00	47,860 33		10,527 93
Rimouski.....		6,105 28		6,105 28	15,525 50			15,525 50		9,420 22
Sovereign Fire.....		23,115 97	425 30	23,541 27	169,040 22			206,520 72		152,979 45
Western.....	58,619 34	83,852 81		142,472 15		20,787 05	105,000 00	125,787 05		16,685 10
Totals.....	337,555 76	624,629 85	240,590 35	1,202,775 96	355,771 25	167,789 75	476,263 97	999,824 97		202,951 99

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Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1912 a total cash income of \$10,398,554.97, which is made up as follows:—

	1912.	The same in 1911.	The same in 1910	The same in 1909.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Interest and dividends.....	568,328 81	438,216 68	369,724 69	323,309 70
Premiums.....	9,644,234 81	9,084,302 71	8,538,778 04	7,751,727 44
Sundry .....	185,991 35	381,486 17	77,066 17	60,092 07
Totals.....	10,398,554 97	9,904,005 56	8,985,568 90	8,135,129 21

In the same way the cash expenditure during 1912 has been \$9,907,214.85 distributed into:—

	1912.	The same in 1911.	The same in 1910.	The same in 1909.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid.....	5,552,013 37	5,298,977 25	4,974,826 76	4,412,541 61
General expenses.....	3,907,664 69	3,566,678 53	3,231,393 38	2,941,138 99
Dividends to stockholders.....	447,536 79	424,421 57	362,959 04	339,000 65
Totals.....	9,907,214 85	9,290,077 35	8,569 179 18	7,692,692 25

Thus it appears that for every \$100 of income there has been spent \$95.27, namely: for losses, \$53.39; for general expenses, \$37.58, and for dividends to stockholders, \$4.30. Hence, also, for every \$100 of premiums received there has been paid out \$57.57 for losses, \$40.52 for expenses, and \$4.64 for dividends to stockholders.

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The total cash income received by the Canadian companies during the thirty-eight years from 1875 to 1912 inclusive, is \$199,965,849.67. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

## CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1912.

Year.	Premiums.	Interest and dividends.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876.....	4,125,722 37	244,001 25	7,186, 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04.	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882.....	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893.....	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895.....	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896.....	4,168,673 92	132,581 62	6,289 09	4,307,534 63
1897.....	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898.....	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899.....	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900.....	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901.....	6,286,942 01	164,488 52	17,709 71	6,469,140 24
1902.....	6,775,963 74	155,059 80	7,543 74	6,938,567 28
1903.....	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904.....	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905.....	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906.....	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907.....	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908.....	7,506,563 66	301,209 15	77,726 33	7,885,504 14
1909.....	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910.....	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911.....	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912.....	9,644,234 81	568,328 81	185,991 35	10,398,554 97
Totals.....	190,675,507 56	7,276,481 98	2,013,860 13	199,965,849 67

\*Of this amount \$197,500 was premiums upon the new stock issued by the British America and the Western.

†Of this amount, \$387,500 was premium upon new stock issued by the British America and the Western.

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The expenditure of the same companies during the same period of thirty-eight years amounted in the aggregate to the sum of \$200,322,319.37, thus showing an excess of expenditure over income to the amount of \$356,469.70. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 TO 1912.

Year.	Losses paid.	General Expenses.	Dividends to Shareholders.	Total Expenditures.	<sup>e</sup> Excess of income over Expenditure. <sup>d</sup> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	1,694,885 99	985,926 28	159,608 88	2,840,421 15	<sup>e</sup> 627,577 67
1876.....	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	<sup>e</sup> 74,422 70
1877.....	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	<sup>d</sup> 1,178,084 36
1878.....	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	<sup>d</sup> 4,408 78
1879.....	1,966,854 83	938,436 79	159,253 74	3,064,545 36	<sup>d</sup> 5,276 02
1880.....	2,236,943 54	889,409 73	164,650 50	3,291,003 77	<sup>e</sup> 116,485 07
1881.....	2,898,045 45	901,679 10	145,137 85	3,944,862 40	<sup>d</sup> 612,842 23
1882.....	2,294,212 90	917,526 03	110,813 47	3,322,552 40	<sup>d</sup> 134,155 01
1883.....	2,291,429 02	925,970 41	110,480 00	3,327,879 43	<sup>d</sup> 159,369 01
1884.....	2,165,708 63	871,037 06	102,675 50	3,139,421 19	<sup>d</sup> 14,450 84
1885.....	1,985,256 67	917,879 59	99,896 73	3,003,032 99	<sup>e</sup> 209,544 44
1886.....	2,128,942 82	926,299 50	114,809 02	3,170,051 34	<sup>e</sup> 60,022 96
1887.....	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	<sup>d</sup> 72,611 52
1888.....	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	<sup>d</sup> 2,897 14
1889.....	2,417,046 62	1,064,557 52	126,739 42	3,608,363 56	<sup>e</sup> 63,626 33
1890.....	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	<sup>e</sup> 248,284 64
1891.....	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	<sup>d</sup> 199,476 88
1892.....	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	<sup>d</sup> 243,233 21
1893.....	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	<sup>e</sup> 61,993 82
1894.....	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	<sup>d</sup> 7,171 85
1895.....	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	<sup>d</sup> 45,751 22
1896.....	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	<sup>d</sup> 50,040 83
1897.....	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	<sup>e</sup> 47,541 86
1898.....	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	<sup>e</sup> 37,434 83
1899.....	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	<sup>d</sup> 190,645 96
1900.....	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	<sup>d</sup> 396,046 31
1911.....	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	<sup>e</sup> 164,978 84
1902.....	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	<sup>e</sup> 460,468 79
1903.....	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	<sup>e</sup> 586,333 83
1904.....	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	<sup>d</sup> 1,119,171 09
1905.....	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	<sup>e</sup> 533,927 32
1906.....	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	<sup>d</sup> 574,948 53
1907.....	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	<sup>d</sup> 111,829 09
1908.....	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	<sup>d</sup> 490,788 93
1909.....	4,412,541 61	2,941,149 99	339,000 65	7,692,692 25	<sup>e</sup> 442,436 96
1910.....	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	<sup>e</sup> 416,389 72
1911.....	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	<sup>e</sup> 613,928 21
1912.....	5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	<sup>e</sup> 491,340 12
Totals..	127,868,327 81	65,639,824 50	6,814,167 06	200,322,319 37	<sup>d</sup> 356,469 70

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## CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, &c., set opposite their respective names viz:—

## Name of Company.

## Name of Countries, States, &amp;c.

Acadia Fire Insurance Company.....	Newfoundland.
Anglo-American Fire Insurance Company.....	Newfoundland.
British America Assurance Company.....	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar, Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
Canadian Fire Insurance Company.....	Newfoundland.
London Mutual Fire Insurance Company of Canada...	Newfoundland and United States.
Mercantile Fire Insurance Company.....	India.
Montreal-Canada Fire Insurance Company.....	Great Britain, Newfoundland, United States.
North Empire Fire Insurance Company.....	Newfoundland.
Nova Scotia Fire Insurance Company.....	Newfoundland.
Occidental Fire Insurance Company.....	Newfoundland.
Ontario Fire Insurance Company.....	Newfoundland, United States.
Pacific Coast Fire Insurance Company.....	Great Britain.
La Compagnie d'Assurance contre l'incendie de Ri- mouski.....	United States.
Sovereign Fire Assurance Company of Canada.....	United States.
Western Assurance Company.....	Newfoundland, the British West Indies and the United States. The Company also has a branch office in London, England, through which busi- ness is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

## COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by fifty-eight companies: 20 Canadian, 13 British and 25 American. Nineteen of these companies likewise transacted fire insurance.

In addition to these fifty-eight companies, there were five fraternal orders or societies which carried on sickness insurance and also life insurance.

## CANADIAN COMPANIES.

Of the twenty Canadian companies which carried on business other than fire or life, seventeen transacted miscellaneous classes of business only. Of these, eleven transacted sickness insurance, ten, accident insurance, five, plate glass insurance, seven, guarantee insurance, two, automobile insurance, three, steam boiler insurance, three, burglary insurance, one, weather insurance, one, live stock insurance, and one, title insurance.

At the end of the year the assets of these combined companies amounted to \$6,406,521.42.

Their total liabilities amounted to \$1,617,246.59, made up as follows:—

Unsettled losses.....	\$ 374,458.03
Reserve of unearned premiums.....	1,088,910.98
Sundry.....	153,877.58
	<hr/>
	\$ 1,617,246.59
	<hr/>

The excess of assets over liabilities was \$4,789,274.83. The capital stock paid up in cash was \$2,207,890. There was thus a surplus over all liabilities and capital stock of \$2,581,384.83, being an increase in surplus over the preceding year 1911 of \$622,077.83.

The following table shows the total gain on loss in surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the 'Underwriting profit.' This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the net outstanding premiums at the end of the year, and deducting the net outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the fifth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the gains from other sources are tabulated. This will include the premiums received upon capital stock, amounts (if any) written off capital stock, reduction in amount of paid up capital, gain in market value of investments, &c.

The fourth column gives the totals of the first three columns.

In the fifth is given the underwriting loss, and in the sixth the losses through other sources, such as losses on investments, etc. In the seventh column are tabulated the dividends declared during the year. The eighth column gives the totals of the fifth, sixth and seventh. The last column, being the difference between the fourth and the eighth, gives the total net gain or loss in surplus, the minus sign denoting the loss.

The total net gain in surplus was \$622,077.83. Twelve companies made a gain, and five companies showed a loss.

The dividends declared amounted to \$134,380.26, which is less than the interest and rents earned upon investments. The total net underwriting gain was \$88,276.04, as against a gain of \$201,733.22 in 1911.



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## CANADIAN INSURANCE COMPANIES OTHER THAN FIRE OR LIFE.

## STATEMENT OF GAINS AND LOSSES IN SURPLUS DURING 1912.

	Under-writing profit. (1)	Interest and rent earned. (2)	Gains from other sources. (3)	Total gains. (4)	Under-writing loss. (5)	Losses through other sources. (6)	Dividends declared. (7)	Total losses. (8)	Balance Total net gains in surplus. (9)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	1,617 25	10,900 53		12,517 78		1,587 08		1,587 08	10,930 10
Canada Accident.....	61,191 81	15,360 38		76,552 19		2,834 51	4,332 00	7,166 51	69,385 68
Canada Weather.....		1,293 77	60 00	1,353 77	11,469 11			11,469 11	—10,115 34
Canadian Casualty and Boiler.....		5,196 38		5,196 38	158 85	826 44		985 29	4,211 09
Canadian Railway Accident.....		10,843 79		10,843 79	16,514 85	8,509 23		25,024 08	—14,180 29
Donation-Gresham.....		8,751 87	40,868 74	49,620 61	3,870 20	531 99	16,000 00	20,402 19	29,218 42
Donation of Canada Guarantee and Accident.....	25,951 63	23,925 23		49,876 86			50,408 50	50,408 50	—531 64
General Accident.....	28,237 51	10,741 96		38,999 47		1,433 66	10,000 00	11,433 66	27,565 81
General Animals.....	2,834 26	1,420 65		4,254 91					4,254 91
Guarantee Company of N. A.....	32,074 89	72,126 51	51,062 41	155,263 81			30,460 00	30,460 00	124,803 81
Guarantee Accident and Guarantee.....		10,346 07		10,346 07	9,549 86	5,717 08		15,266 94	—4,920 87
Imperial Guarantee and Guarantee.....	23,553 59	12,324 06		35,887 65			12,000 00	12,000 00	23,887 65
London and Lancashire Guarantee and Accident.....		19,729 28	365,788 78	385,518 06	29,971 19	11,239 48		41,210 67	344,307 39
Protective Association.....	5,170 81	837 88		6,008 69					6,025 69
Sterling Accident and Guarantee.....		1,648 00	19,617 50	21,265 50	28,324 47	5,092 92		33,417 39	—12,151 89
Title and Trust Co.....		6,508 06	14,355 67	20,863 73	369 58	2,947 97	6,179 76	8,736 61	12,167 12
Travellers' Indemnity Co.....	7,992 40	8,600 61		16,593 01		4,375 52	5,000 00	9,375 52	7,217 19
Totals.....	188,644 15	220,645 03	491,733 10	901,022 28	100,308 11	44,196 08	134,380 26	278,944 45	622,077 83

## ACCIDENT INSURANCE 1912.

Accident insurance may be subdivided into two classes, viz.:—*Employers' Liability Insurance and Personal Accident*, both of which are covered by an accident license.

The business of accident insurance was transacted by twenty-three companies, viz.:—Ten Canadian, five American and eight British.

## EMPLOYERS' LIABILITY.

Of the twenty-one accident companies, twenty transacted employers' liability insurance, viz.:—Six Canadian, nine British and five American.

The total premiums received for this class of risks was \$2,817,286, and the losses paid amounted to \$1,237,560, with unsettled claims outstanding to the amount of \$789,149.

An abstract will be found at page cliii.

## PERSONAL ACCIDENT.

All the accident companies, transacted personal accident business, the total premiums for which were \$2,022,608, insuring an amount of \$359,999,673. The claims paid amounted to the sum of \$984,168, and there were outstanding at the close of the year unsettled claims amounting to \$167,496.

An abstract will be found at page clii.

## GUARANTEE INSURANCE, 1912.

Guarantee business was transacted by sixteen companies, of which seven are Canadian, four British and five American.

The total premiums received were \$564,096, guaranteeing an amount of \$153,105,282, and the net amount paid for claims was \$99,747, with unsettled claims amounting to \$125,015 outstanding at the end of the year.

An abstract will be found at page cliv.

The Guarantee Company of North America transacted business outside of the Dominion, which is not included in the above.

## SICKNESS INSURANCE, 1912.

The business of sickness insurance was carried on by twenty-four companies, viz.: five American, eight British and eleven Canadian.

It appears, however, that sickness insurance not in combination or in conjunction with accident risks has been carried on only to a very limited extent, and in some cases returns of the premiums received in respect thereof and losses paid, etc., have not been made to this Department.

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In addition to the twenty-four companies above referred to, five fraternal societies, licensed by this Department, viz.: the Supreme Court of the Independent Order of Foresters, the Subsidiary High Court of the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to \$449,470 and the claims paid amounted to \$320,732. An abstract will be found at page clvi.

## PLATE GLASS INSURANCE, 1912.

The business of plate glass insurance was transacted by sixteen companies, viz.:—Six Canadian, five British and five American.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$193,525, and the total losses paid were \$83,374, and there were outstanding at the end of the year unsettled claims amounting to \$14,401.

An abstract will be found at page clv.

## BURGLARY INSURANCE, 1912.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada ten years ago. It is carried on by seven companies, three Canadian, one British and three American. The total premiums received amounted to \$66,042, and the losses paid to \$10,535, with unsettled claims outstanding at the end of the year amounting to \$5,635. An abstract will be found at page cliii.

## STEAM BOILER INSURANCE, 1912.

This class of business was carried on by eight companies, three Canadian and five American. The total premiums received amounted to \$135,377, and the claims paid to \$4,049, with \$85,800 unsettled claims outstanding at the end of the year. An Abstract will be found at page clvii.

## AUTOMOBILE INSURANCE, 1912.

Automobile insurance was carried on by eighteen companies, five Canadian, three British and ten American. The premiums received amounted to \$464,580, and the losses paid to \$72,032, with \$31,462 of losses outstanding. An abstract will be found at page clii.

## WEATHER INSURANCE, 1912.

Tornado insurance, to a limited extent, was carried on by eight American companies, and one Canadian Company, the total premiums received being \$22,007 with \$810 losses incurred. Hail insurance was carried on by a Canadian company, the Hudson Bay Insurance Co., the premiums received being \$249,261, and losses paid \$117,449. General weather insurance, including hail, was carried on by the Canada Weather Insurance Company, the premiums received amounting to \$30,959 and the losses paid to \$20,112.

## TITLE INSURANCE, 1912.

The Title and Trust Company is licensed by this Department to transact the business of 'Title insurance' as defined in the company's Act of incorporation, that is to say, 'guarantee the title to, or the quiet enjoyment of, property, either absolutely or subject to qualifications and conditions, and to guarantee any person interested in or about to become interested in, or owning or about to purchase or acquire any real property, against any losses, actions, proceedings, claims or demands by reason of any insufficiency or imperfections or deficiency of title or in respect of encumbrances, burdens or outstanding rights; and to guarantee the due payment of the whole or part of any loan, advance, mortgage or claim, hypothecary or otherwise, or the interest thereon.'

The total premiums received during the year amounted to \$561, and no claims were incurred.

## SPRINKLER LEAKAGE INSURANCE, 1912.

Sprinkler leakage insurance was carried on by five companies, one British and four American. The premiums received during the year amounted to \$32,118, and the losses paid to \$25,158 with \$3,245 losses outstanding at the end of the year.

An abstract will be found at page elvi.

## LIVE STOCK INSURANCE, 1912.

A license was on the 18th day of May, 1908, issued to the Yorkshire Insurance Company for the transaction of the business of live stock insurance in addition to the business of fire insurance. On November 5, 1908, a license was issued to the General Animals Insurance Company of Canada for live stock insurance business. The premiums received during the year amounted to \$127,533. The losses incurred were \$73,598, and losses paid, \$70,739, with unsettled claims at the end of the year amounting to \$13,506. An abstract will be found at page elv.

## INLAND TRANSPORTATION INSURANCE, 1912.

Inland transportation insurance was carried on by ten companies, one Canadian, three British and six American. The premiums received amounted to \$88,151 and the losses paid to \$28,487, with \$3,346 outstanding at the end of the year. An abstract will be found at page elv.

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## CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present time there are one hundred and seventy five (175) companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing	life insurance.....	59
“ “	life insurance, assessment plan....	4
“ “	fire insurance.....	80
“ “	accident insurance.....	29
“ “	guarantee insurance.....	17
“ “	steam boiler insurance.....	8
“ “	plate-glass insurance.....	19
“ “	burglary insurance.....	9
“ “	registered mail, &c., insurance....	10
“ “	sickness insurance.....	31
“ “	title insurance.....	1
“ “	tornado insurance.....	12
“ “	live stock.....	2
“ “	weather and hail insurance.....	3
“ “	automobile insurance.....	14
“ “	sprinkler leakage.....	4
“ “	fly wheel, lightning, explosion, etc.	2

The deposits for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at May 31, 1913, amounted to \$69,779,232.23. in securities, as follows:—

Canadian government securities.....	\$ 2,004,113	67
Canadian provincial securities.....	6,955,942	88
British government securities.....	1,306,096	53
British colonial securities.....	1,458,675	21
United States bonds.....	390,000	00
New York State bonds.....	454,000	00
Massachusetts bonds.....	1,985,000	00
Rhode Island bonds.....	100,000	00
California State bonds.....	45,000	00
Japanese government bonds.....	35,971	33
Belgian government bonds.....	164,320	20
Montreal harbour bonds.....	560,000	00
Municipal securities.....	43,122,278	49
Bank stock.....	20,000	00
Loan companies' debentures.....	705,933	33
Railway securities, guaranteed.....	10,151,563	92
District of Columbia bonds.....	155,000	00
French rentes.....	165,336	67
Total.....	\$69,779,232	23

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There was also deposited with Canadian trustees, in conformity with the Act, \$25,663,788.64, making a total of \$95,443,020.87 for the protection of policyholders, being an increase since last report of \$10,152,647.21.

The distribution of the total sum of \$95,443,020.87 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life.....	\$70,039,163 59
Fire.....	14,280,538 35
Fire and miscellaneous.....	6,480,053 54
Accident, guarantee, plate-glass, &c.....	4,643,265 39
	<hr/>
	\$95,443,020 87
	<hr/>

The total amount of premiums received in Canada for all forms of insurance was \$60,955,326, of which \$30,739,598 was received by Canadian companies, and \$30,215,728 by British, American and other companies. The following summary shows the distribution of the premiums to the various classes:—

## PREMIUMS 1912.

Fire.....	\$ 23,194,518
Automobile.....	464,580
Life.....	35,709,516
Life (assessment).....	2,420,571
Personal accident.....	2,022,608
Guarantee.....	564,096
Plate glass.....	193,525
Steam boiler.....	135,377
Burglary.....	66,042
Sickness (so far as separate return made).....	1,027,374
Inland transit.....	88,151
Employers' Liability.....	2,817,286
Sprinkler leakage.....	32,118
Title insurance.....	561
Live stock.....	127,533
Hail, weather and tornado.....	302,227
	<hr/>
Total.....	\$ 69,166,083
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Or dividing them according to the nationalities of the companies:—

## PREMIUMS 1912.

	Canadian Companies.	British Companies.	American Companies.
	\$	\$	\$
Fire.....	5,063,409	12,092,125	6,038,984
Life.....	23,540,081	1,768,046	10,401,389
Life Assessment.....	2,420,571		
Accident.....	1,046,689	557,915	418,004
Guarantee.....	129,661	147,511	286,924
Plate Glass.....	52,468	34,441	106,616
Steam Boiler.....	103,630		31,747
Burglary.....	39,865	923	25,254
Sickness.....	821,622	105,420	100,332
Inland Transit.....	4,442	54,275	29,434
Employers' Liability.....	514,742	1,672,875	629,609
Title Insurance.....	561		
Live Stock.....	76,310	51,223	
Automobile.....	111,450	42,600	310,530
Sprinkler Leakage.....		413	31,705
Hail, Weather and Tornado.....	280,220	116	21,891
Totals.....	\$ 34,205,721	\$ 16,527,883	\$ 18,432,479

## RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, &c., &c.

The following extracts from Orders in Council, Minutes of the Treasury Board, &c. (all of which have been previously published) are here collected for convenience of reference:—

*Particulars of Securities offered for Deposit.*—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz:—

‘Date, date of maturity, place of payment of principal, rate of interest, how payable, *i.e.*, yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

‘Also as regards municipalities whose bonds or debentures are offered:

‘The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

‘The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.’ (T.B., Nov. 9, 1888).

*Railway debentures.*—‘The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian government, (T.B., Oct. 27, 1890,) or by any province of Canada, by the United Kingdom or any British Colony; or by the government of any foreign country if the company depositing the same is incorporated in such foreign country. (Insurance Act, 1910, sec. 15.)

*Loan Companies’ Bonds.*—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies’ Association of the province of Ontario to have the debentures of loan companies accepted by the government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said association may be divided into the following classes:—

I. ‘Companies incorporated under the provisions of the statutes of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 169 of the Revised Statutes of Ontario (1887), and commonly known as the ‘Building Societies’ Act.”

II. ‘Companies incorporated under the “Canada Joint Stock Companies’ Act, 1877,” now known as the “Companies’ Act,” being chapter 79 of the Revised Statutes of Canada (1906).”



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III. 'Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.'

IV. 'Companies incorporated under the 'Ontario Joint Stock Companies' Letters Patent Act, 1874,' being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario.'

V. 'Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, (now Part IV of "the Companies Act," chapter 79 of the Revised Statutes of Canada.'

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par. value or 90 per cent of the market value when the market value is less than the par value.

*(The rate of acceptance has since been changed to 95 per cent of the market value at the time of deposit, such accepted value in no case to exceed par. (See below T.B., June 14, 1900.)*

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.
2. It shall have a paid-up capital of at least \$500,000.
3. It shall have been in successful operation as a loan company for not less than ten years.
4. It shall have a reserve fund amounting to not less than 25 per cent of its paid up capital.
5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1896.)

*No assurance of acceptance of bonds by the Treasury Board.*—The Superintendent asks the decision of the Board upon the following questions, viz.:—

'Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?'

\* \* \* \* \*

'The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased.' (T.B., April 1, 1889.)

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*Deposit Receipts.*—‘The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company.’ (T.B., January 25, 1888.)

*Bank Stocks, &c.*—‘Bank stock or shares in any private company will not be accepted.’ (O.C., January 17, 1876.)

*Registered Bonds as Deposits.*—‘When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this Department, be registered thus—in the name of “the Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf.’ (T.B., July 13, 1891.)

*Registered Bonds deposited with financial agents in England.*—‘The Minister recommends that such securities be transferred to and registered in the names of the High Commissioner for Canada and the Manager for the time being of the Agency of the Bank of Montreal in London, England.’ (Approved by O.C., February 3, 1893.)

*Foreign Municipal Securities.*—‘The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act.’ (T.B., January 30, 1894.)

*Exchange of Securities deposited with the Receiver General.*—The Board establish the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board. (T.B., October 28, 1899.)

*Municipal and other Securities as Deposits.*—The Board on the report of the Superintendent of Insurance, direct as follows:—

(1) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies’ debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par.

(2) That all securities of the classes mentioned in the preceding clause (1), which have been heretofore deposited and are still in the hands of the Dominion government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser. (T.B., June 14, 1900.)

*Respecting quality of paper and type used in bonds to be hereafter deposited with the Receiver General.*—The Board had under consideration reports from the Comptroller of Dominion Currency and the Superintendent of Insurance in reference to the quality of the paper upon which bonds for deposit with the Receiver General are engraved, lithographed or printed, and also in reference to the quality of type used for such purpose.

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From the reports above referred to, it appears that there are now on deposit with the Receiver General in the custody of the Comptroller of Dominion Currency, bonds and debentures to the amount of more than \$38,000,000, which are held under and for the purposes of the Insurance Act; that of these securities about 65 per cent are municipal, the greater portion of which have half-yearly or yearly coupons attached; that in some cases the principal is payable in yearly or half-yearly instalments, such instalments being sometimes represented by coupons attached to the bond, and sometimes by separate bonds; that these bonds and debentures have, when deposited, periods to run varying from two or three years to fifty years, and all such must be handled at least once and generally twice each year, and that notwithstanding the greatest care, the removal from the box containing them, unfolding, cutting and refolding and replacing them must of necessity to a certain extent wear and injure them, and hence the necessity of having all bonds, when deposited, in such sound condition that they may be reasonably expected, notwithstanding the unavoidable wear and tear, to hold together until the date of maturity; that many of the debentures, now held are of the commonest kind of paper; that the coupons attached from constant handling, are frequently torn, and that many of those on the debentures recently taken have been in such bad condition that they had to be patched before they were put into the vault.

In view of the above representations, and on the recommendation of the Superintendent of Insurance, the Board direct that, of the securities hereafter offered for the above named purposes only such be accepted as are either engraved, lithographed or printed in clearly legible type on tough, durable paper: Provided, however, that for good and sufficient cause shown bonds not meeting the foregoing requirements may be temporarily accepted.

The Board further direct that a copy of this Minute be sent to every licensed insurance company, and also that the Minute be published by the Superintendent of Insurance in his annual report. (T.B., June 5, 1908.)

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LEGAL DECISIONS.

## 1. FIRE INSURANCE.

*(a) Removal of Goods—Consent—Binder—Authority of Agent.*

K. Bros. & Co., through the agents in New York of the respondent company, obtained insurance of a stock of tobacco in a certain building in Quincy, Flo., and afterwards obtained the consent of the company to its removal to another building. Later, again, they wished to return it to the original location and an insurance firm in New York was instructed to procure the necessary consent. This firm, on Jan. 14, 1909, repaired a "binder," a temporary document intended to license the removal until formally authorized by the company, and took it to the firm which had been agents of respondents when the policy issued, but had then ceased to be such, where it was initialled by one of their clerks on his own responsibility entirely. On March 19th, 1909, the stock was destroyed by fire in the original location, and shortly after a formal consent to its removal back was endorsed on the policy, the respondents then not knowing of the loss. In an action to recover the insurance:

*Held*, affirming the judgment of the Court of Appeal (25 Ont. L. R. 534) that the "binder" was issued without authority; that even if the insurance firm by whose clerk it was initialled had been respondents' agents at the time,

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they had, under the terms of the policy, no authority to execute, and authority would not be presumed in favour of the insured as it might be in case of an original application for a policy; and that it was not ratified by the endorsement on the policy as the company could not ratify after the loss.

Appeal dismissed with costs.

(Dec. 10, 1912—Supreme Court of Canada—Kline v. Dominion Fire Ins. Co.—33 Canadian Law Times, p. 138.)

(b) *Insurance on Lumber—Conditions—Warranty—Railway on Lot—Security to Bank—Chattel Mortgage.*

A policy insuring against loss by fire a quantity of sawn lumber in a specified location contained a warranty by the assured "that no railway passes through the lot on which said lumber is piled, or within 200 feet."

*Held*, that a railway partly constructed and hauling freight through the said lot, though not authorized to run passenger cars and do general business, is a "railway" within the meaning of the warranty.

A condition of the policy was that if the subject of insurance be personal property, and be or become encumbered by a chattel mortgage, it should be void.

*Held*, per Duff, J. A security receipt under the Bank Act given to a bank for advances is not a chattel mortgage within the meaning of this condition. Appeal dismissed with costs.

(December 10, 1912—Supreme Court of Canada—Guimond v. Fidelity-Phenix Fire Ins. Co.—33 Canadian Law Times, p. 139.)

(c) *Proofs of Loss—Sufficiency of Certificate—"Fire Insurance Act"—Failure to Comply with Statutory Condition 13—Effect of Conditions 17 and 22—Effect of S. 2 of the Act.*

Where statutory condition No. 13 of "The Fire Insurance Policy Ordinance," Ch. 113, C. O., which relates to the proofs of loss, is one of the conditions of a policy of fire insurance, the insured cannot recover for a loss covered by the policy unless the certificate of loss complies with the terms of that condition.

The combined result of the 17th statutory condition of "The Fire Insurance Policy Ord.," providing that a loss shall not be payable until 60 days after completion of proofs of loss, and of the 22nd condition, providing that action must be brought within one year after the loss, is that the insured must complete his proofs of loss within ten months after the loss occurs unless he is protected by s. 2 of the Act.

S. 2 of "The Fire Insur. Policy Ord." is intended to protect the insured against all reasonable cases of defective proof, but it does not extend to cases wherein the insured deliberately refuses to give the proof which it is his duty to furnish.

(December 20, 1912—Supreme Court of Alberta En Banc—Forest v. Home Insurance Co.—III Western Weekly Reports, p. 575.)

## SESSIONAL PAPER No. 8

(d) *Use of Company's Name as Plaintiff—Payment by Company for Surrender of Its Shares—Really Purchase—Payments of Dividends Out of Capital—Promoters' Shares—Consideration—Ultra Vires Acts—Ratification.*

An agreement between a company and a shareholder whereby the latter surrenders stock for a money payment is in reality a purchase of its own stock by the company and is ultra vires: *Trevor v. Whitworth*, 12 A. C. 409, 57 L. J. Ch. 28, 57, L.T. 457, followed.

The issue of shares otherwise than for value is ultra vires of a company. Such ultra vires acts cannot be ratified even by unanimous action of the shareholders.

(Company, shares, lack of consideration for, onus of proof of payment: *Re Winnipeg Hedge etc. Co.*, *Wallace's Case*, 1 W.W.R. 853; transfer of shares to directors: *Gadsden v. Bennetto*, 2 W.W.R. 733; *Ving v. Robertson & Woodcock, Ltd.*, 56 S.J.R. 412—Citation Bureau.)

A corporator who uses the name of a corporation as a plaintiff need not have the previous sanction of the company for so using it: *Pender v. Lushington*, 6 Ch. D. 70, 46 L.J. Ch. 317; *Harben v. Phillips*, 23, Ch. D. 14, 48 L.T. 334.

If the name of the company is improperly used, the defendant may move to strike it out. In the absence of such motion, it should be assumed where the purpose of the action is wholly beneficial to the corporation that the shareholders other than those implicated in wrongful acts complained of are favourable to such action. In any event the court has power to strike out the company's name as plaintiff and add it as a defendant: *Duckett v. Gover*, 6 Ch. D. 82, 46 L.J. Ch. 407.

If the acts complained of are illegal, fraudulent or ultra vires, or if the consent of shareholders has been obtained by fraud or misrepresentation, the company can be made a party defendant and the suit allowed to proceed in the name of the individual corporator. Authorities reviewed.

*Held*, upon the facts that no consideration was given for certain promoters' shares issued as fully paid up; also that certain shares purporting to be partly paid were wholly unpaid; also that dividends declared and paid were illegal because the conditions precedent laid down in the company's charter had not been fulfilled in that holders of the stock were in arrears in respect of calls and no reserve fund had been set aside, and also because there were no profits and the dividend was declared out of capital.

*Held*, further, that the allotment and issue of the promoters' shares was ultra vires of the company and should be set aside; also that assignments of the stock to the defendants were void as the charter prohibited assignments of stock in respect of which there were unpaid calls; also that the dividends declared and paid were illegal.

*Held*, also, that one of the calls was illegal, because in excess of the amount permitted by the charter.

*Held*, also, that an agreement between defendant and the company by which he surrendered the impeached stock in consideration of \$9,000 was ultra vires because it amounted to a purchase by the company of its own stock. Rectification of the register of shareholders and an accounting ordered.

(April 23, 1913—Court of King's Bench, Manitoba—Colonial Assurance Co. v. Smith—IV Western Weekly Reports, p. 295.)

- (e) *Procédure—Action hypothécaire—Allégation de possession par le défendeur de l'immeuble hypothéqué—Assurance mutuelle contre le feu—Billet de dépôt—Hypothèque légale sur les immeubles assurés—Ce qui en constitue le titre—Incessibilité de ce qui est du sur des billets de dépôt—Nullité de billet de dépôt pour défaut d'en tête—Assignment irrégulière Renvoi au tribunal compétent—Nécessité d'en instruire le défendeur.*

*Jugé*—(1°. Le recours de l'action hypothécaire n'est ouvert que contre le détenteur de l'immeuble hypothéqué, et, si elle est dirigée contre le débiteur personnel, il est essentiel d'y alléguer qu'il en a la possession, de même que si elle était dirigée un tiers.

2°. Le billet de dépôt souscrit pour une compagnie d'assurance mutuelle contre le feu, en vertu de l'art. 7009 S.R.Q., 1909, bien qu'il soit essentiel à la formation du contrat, n'est pas le titre constitutif de l'hypothèque légale de l'article 7023. Il faut, en outre, l'émission de la police contenant la description des biens assurés, et frappés en conséquence, de l'hypothèque, le règlement de cotisation de l'art. 7001, ou la fixation de quote-part de l'art. 7017, et les autres formalités dont le certificat du secrétaire-trésorier fait foi, d'après l'art. 702. Par suite, le seule production du billet de dépôt, dans une action en déclaration d'hypothèque contre l'assuré, ne suffit pas pour en faire accorder les conclusions.

3°. Lorsqu'une compagnie d'assurance mutuelle contre le feu est mise en liquidation, le liquidateur seul peut opérer le recouvrement de ce que les assurés doivent sur leurs billets de dépôt, ces créances étant incessibles.

4°. Un billet de dépôt sur lequel les mots 'billet de dépôt' ne sont "pas imprimés en caractères voyants sur l'en-tête," (1) est nul.

5°. Lorsqu'un défendeur assigné devant un tribunal incompetent *ratione personae* ne comparait pas et que l'action est renvoyée au tribunal compétent, il a droit d'en avoir avis et d'être mis en demeure de se défendre, avant qu'il soit procédé ultérieurement.

(March 13, 1911—Superior Court of Quebec, Mr. Justice Pouliot—Clement v. Dodier—41 Superior Court of Quebec Reports, p. 289.)

- (f) *Special Case—Construction of Insurance Policies—Different Classes in Policies.*

On July 3rd, 1911, Christ Church Cathedral, Fredericton, was partially destroyed by fire, and a chime of bells in the tower was wholly destroyed.

The building was insured for \$55,000 in ten different companies, and the schedule of insurance in all of the policies was the same, being as follows:—

	Amount.	Rate.	Premium.
(1). On the stone building. Roof covered with tin shingles including the tower, spire and chancel thereof, as well as choir room and vault, and all monuments and memorial tablets in said building, situate on the south side of Church Street in the City of Fredericton, occupied as a place of public worship, and known as Christ Church Cathedral....	\$42,000	.80	\$336



	Amount.	Rate.	Premium.
(2). On pipe organ and appurtenances belonging thereto including choir music, communion table, pulpit, font, lectern, desks, pews and seating chairs, carpets, stoves, furnaces and their attachments, steam heating apparatus, including piping, clocks, printed books, plate and plated ware, vestments and all church furnishings, furniture and fixtures, fuel, lighting equipment including acetylene plant and all piping used in connection therewith while contained in said building. . . .	\$10,000	\$1.00	\$100
(3). On stained glass and all other windows in said building. . . . .	3,000	1.00	30
	<u>\$55,000</u>	<u>.....</u>	<u>\$466</u>

*Held*, all parties agreeing that the bells were intended to be insured under the policies, that the "chime of bells" fell within class (2) under the description "all church furnishings, furniture and fixtures."

(December 19, 1911—Supreme Court of New Brunswick in Equity, Mr. Justice Barker—The Bishop of Fredericton vs. The Union Assurance Company, et al—4 Reports of the Supreme Court in Equity of New Brunswick, p. 409.)

(g) *Fire Policy—Evidence—Conversations Without Prejudice—Meaning of "Railway"—Agency—Change in Title or Interest—Transfer under Bank Act—Proofs of Loss—"Knowledge and Belief as to Time and Origin of Fire"—Statement of Interest of Insured and Others—Retention of Proofs by Insurer—Waiver—New Trial—Misdirection.*

Conversations had with a view to settlement of a dispute especially where expressly stated to be without prejudice are inadmissible and it is for the judge and not for the jury to determine the facts upon which the admissibility of evidence depends.

Defendant company issued a fire insurance policy upon the plaintiff's lumber. By one clause the insured warranted "that no railway passes through the lot on which said lumber is piled or within two hundred feet of the same."

*Held*, the word "railway" includes a railway in course of construction upon which construction trains are running, though not opened for general public traffic.

Where the agent of an insurance company (other than the defendant Company) was requested to procure insurance and sent the application to the general agent of his own company who placed part of the insurance with the defendant.

*Held*, no agency was established between the person taking the application and the defendant company, and therefore the defendant could not be charged with the knowledge of such person as to the nature of the risk or the value of the insured property.

The insurance policy contained conditions making the policy void "if the subject of insurance be personal property and be or become encumbered by a chattel mortgage," and "if any change other than by the death of an insured take place in the interest, title or possession of the subject of insurance."

After the policy issued, the plaintiffs, in pursuance of an agreement with a bank, transferred the lumber insured to the bank as security for indebtedness, by transfer under the Bank Act.

*Held*, this transfer was a breach of the above conditions.

The policy required that the insured in their proofs of loss "shall render a statement to this Company signed and sworn to by said insured stating the knowledge and belief of the insured as to the time and origin of the fire." The proof stated that the origin of the fire was unknown to the insured but did not state insured's belief.

*Held*, per Barker C.J., Landry and McKeown JJ., that this was not a compliance with the condition.

Another condition of the policy required insured to state in their proof of loss "the interest of the insured and of all others in the property." The plaintiff stated that the property belonged to them and no other person had any interest in it except a specified bank for advances, but failed to state the nature of the bank's interest or the amount of the advances.

*Held*, per Barker C.J., Landry and McKeown JJ., that this was not a compliance with the condition.

Per Barker C.J., Landry and McKeown JJ.: The fact that the defendant company notified the plaintiffs after the fire that the matter was in the adjuster's hands and sent an adjuster to inspect the loss, who made inquiries as to the origin of the fire and other matters mentioned in the proofs of loss does not establish a waiver of such proofs.

Per Barker C.J., Landry and McKeown JJ.: Mere retention of proofs of loss by an insurance company for a long time without objection does not constitute a waiver of defects in such proof. (*McManus v. The Aetna Insurance Co.*, 11 N.B.R. 314, followed. *Imperial Fire Insurance Company v. Bull*, 15 A.R. (Ont.) 421, affirmed 18 S.C.R. 697, distinguished.)

In a case requiring a direction upon the law to the jury it is misdirection to give a general statement of the law without pointing out its application to the facts of the particular case. (*Prudential Assurance Co. v. Edmonds* 2 App. Cas. 487 followed.)

(February 23, 1912—Supreme Court of New Brunswick—*Guimond et al v. Fidelity-Phenix Fire Insurance Co.*—41 Supreme Court of New Brunswick Reports, p. 145.)

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(h) *Fire insurance—Change of risk—Evidence—Use of gasoline.*

Appeal from a decision of the Court of Appeal for Ontario (1), reversing the judgment at the trial in favour of the defendants (appellants).

This was an action on a policy insuring premises used at the time as billiard and pool rooms and a bowling alley, and the main defence was that a portion of the premises having been leased for a restaurant without notice to the company this was a change material to the risk which avoided the policy. The trial judge gave judgment for the company on this ground.

The Court of Appeal reversed this judgment on the ground that the defendants had not proved that the change in the use of the premises was material and that, in the absence of such evidence, it could not be said that a restaurant, even where gasoline is used, is more hazardous than a billiard room.

On an appeal by the defendants to the Supreme Court of Canada, the court, after hearing counsel on behalf of both parties, reserved judgment and, on a subsequent day, there being an equal division of opinion among the judges, the judgment appealed from stood affirmed.



## SESSIONAL PAPER No. 8

(June 14, 1912—Supreme Court of Canada—Anglo-American Fire Insurance Co. v. Morton—on appeal from the Court of Appeal for Ontario—46 Supreme Court of Canada Reports, p. 653.)

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*(i) Insurance on Lumber—Conditions—Warranty—Railway on lot—Security to bank—Chattel mortgage.*

A policy insuring against loss by fire a quantity of sawn lumber in a specified location contained a warranty by the assured "that no railway passes through the lot on which said lumber is piled, or within 200 feet."

*Held*, that a railway partly constructed and hauling freight through the said lot, though not authorized to run passenger cars and do general business, is a "railway" within the meaning of the warranty.

A condition of the policy was that "if the subject of insurance be personal property, and be or become encumbered by a chattel mortgage" it should be void.

*Held*, per Duff J.—A security receipt under the "Bank Act" given to a bank for advances is not a chattel mortgage within the meaning of this condition.

(Dec. 10, 1912—Supreme Court of Canada—Amedee Guimond and others vs. The Fidelity-Phenix Fire Insurance Company—47 Supreme Court of Canada Reports, p. 217.)

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*(j) Insurance—Fire—Construction of Policy—Non-Disclosure of Nature of Insured's Interest—Application of 10th Statutory Condition—Oral Application—Effect of Condition 2—"Owners".*

In view of the fact that fire insurance policies, including the statutory conditions, are drawn in wide and general terms so as to be capable of application to a great variety of differing cases, they should not be interpreted as if they were instruments drawn for the special purpose of dealing exclusively with the precise case in contemplation of the parties. Inasmuch as the words of the policy are those of the insurer he must use words which make it clear that they are intended to bind the insured in the particular case.

It is not necessary that a policy of fire insurance should state the nature of the insurable interest of the insured: *Crowley v. Cohen*, 3 B. & Ad. 478, 1 L.J.K.B. 158 and *Keefer v. Phoenix Insurance Co.*, 31 S.C.R. 144.

A mere oral application for a policy of fire insurance is an application within the meaning of the statutory conditions—*Davidson v. Waterloo Mutual Fire Insurance Co.*, 9 O.L.R. 394, 5 O.W.R. 264.

Statutory condition 10 (a) which provides that the insurance company shall not be liable for the loss of property owned by any other party than the insured, unless the interest of the insured is stated in or upon the policy, applies only to cases in which the insured has an insurable interest less than that of an owner in the widest sense and the intention of the company is to insure only his lesser interest.

(Fire insurance, statutory conditions, agent's authority to vary or waive—*Mahomed v. Anchor Fire, etc., Co.*, 3 W.W.R. 89; misleading description: *Dodge v. Western Canada, etc., Co.*, 2 W.W.R. 792, insurable interest: *Mutual Fire, etc., Co. v. La Compagnie C.A. Paquet*, 21 Que. K.B. 419. Citation Bureau.)

While statutory condition 2, quoted *infra*, is not applicable, so as to prevent the effect ordinarily of any statutory condition it is applicable to prevent the effect even of any statutory condition the application of which would have nullified the contract of insurance in its very inception.

The plaintiffs' action was upon a fire insurance policy issued by the defendant company. It appeared that the plaintiffs were not the owners of the insured property but had merely the right to use it during the continuance of a partnership in consideration of keeping it insured. There was nothing on the face of the policy to show what the plaintiffs' interest was and it appeared that no particulars of the nature of that interest were given or asked for at the time the plaintiffs applied for and obtained the policy. The application was made over the telephone by the firm's secretary to the defendant's local agents at Edmonton, and it did not appear that the secretary asked for insurance in any particular company.

*Held*, reversing Scott, J., 3 W.W.R. 808, that, as the wording of the policy contemplated the insurance of an interest which might not be that of an owner, condition 10 was not a bar to the plaintiffs' action; the effect of the application and what followed it being that the plaintiffs asked for an immediately effective insurance upon their insurable interest in the building in question without defining the nature of that interest, that the company agreed to give them such insurance without requiring them to define the nature of the interest, and that, therefore, condition 10 did not apply, for, if it did, the policy would have been contrary to the intention of the parties, wholly ineffective from its inception.

*Held*, also, that if statutory condition 10 ought to apply statutory condition 2 would save the plaintiffs' action.

*Held*, also, that the plaintiffs were "owners" within the meaning of condition 10 (a).

(June 17, 1913—Supreme Court of Alberta—Gainer & Co. v. Anchor Fire & Marine Insurance Co.—IV Western Weekly Reports, p. 900.)

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(k) *Conditions—Reasonableness—Policy on Buildings at Mouth of Mine.*

There is no presumption of law that all variations in an insurance policy from the statutory conditions are *prima facie* unjust and unreasonable and that consequently the burden should be upon the company to prove their reasonableness: Eckhardt v. Lancashire, 31 S.C.R. 74.

Conditions in a policy of fire insurance upon buildings around the mouth of a mine and occupied by members of the staff that the company shall not be answerable for loss occurring through forest fires or for loss while the premises are vacant or unoccupied are not unjust or unreasonable.

(Fire insurance, statutory conditions, effect of: Forest v. Home Insurance Co., 3; W.W.R. 575; Gainer v. Anchor Fire and Marine Insurance Co., 4 W.W.R. 900; agent's authority to vary or waive; Mahomed v. Anchor Fire & Marine Insurance Co., 3 W.W.R. 89, 157. Citation Bureau.)

(June 8, 1913—Supreme Court of British Columbia—Pratt v. Connecticut Fire Insurance Co.—IV Western Weekly Reports, p. 1012.)

## SESSIONAL PAPER No. 8

## 2. ACCIDENT INSURANCE.

- (l) *Misrepresentation as Defence—All Facts Known to Agent—Business Manager of Lumbe Company as "Cruiser" or "Inspector of Woods"—Injury on Steamer—Evidence that Steamer was Licensed.*

In an action upon an accident insurance policy wherein it is shown that there were no circumstances inducing the contract of which the insurers were not aware but that, on the contrary, the agent taking the risk had as full a knowledge of its nature as that possessed by the plaintiff, misrepresentation cannot be relied upon as a defence.

The business manager of a lumber company whose duties of checking the quantities and qualities of lumber purchased or about to be purchased by the company involve proceeding to and inspecting the materials dealt with in its business is not a "cruiser," nor are his duties those of an "inspector in woods, or of proprietor or manager superintending in woods or on a river drive," within the meaning of an accident insurance policy.

Where an accident insurance policy provides that if the insured be injured on a steam vessel licensed for the regular transportation of passengers he shall be entitled to double indemnity, evidence that he was injured on a steamship running between a United States and Canadian port is sufficient, in the absence of any evidence to the contrary, to establish the fact that the steamer came within the above provision.

(January 4, 1913—Supreme Court of British Columbia—*Kinman v. Ocean Accident & Guarantee Corporation*—III Western Weekly Reports, p. 630.)

- (m) *Death Claim—Evidence—Statement of Deceased—Admissability—Finding of Trial Judge as to Cause of Death—Appeal—Conditions of Original Policy—Non-compliance with—Accident Renewal Receipt—Fresh Contract or Renewal of Policy—According to Tenor of Policy—Meaning and Effect—Impairment or Modification of Contract—Insurance Act, R.S.O. 1897, ch. 203, secs. 80 (2), 144 (1), 152—Status of Preferred Beneficiary Suing for Insurance Moneys—Trust Subject to Terms of Contract.*

The judgment of Middleton, J., 26 O.L.R. 75, was affirmed.

*Held*, by Garrow and Meredith, JJ.A., that the accident renewal receipt was, upon its face, and was in fact, nothing but a receipt for the premium by payment of which the original policy (issued in 1902) was renewed for another year. Without the policy, the plaintiff, suing in her own right, as beneficiary, would have no right of action. The insurance contract was the contract first made in 1902, and thereafter renewed from year to year; that contract, admittedly, complied with the requirements of the law, and under it, admittedly, there was no right of action. Whether one of the parties alone had the power to renew, or whether it required the concurrence of both, the contract ended unless and until it was renewed.

The trial Judge erred in admitting evidence of the statement of the deceased, some time after the event, that he thought he had hurt himself; but admitting the statement had really no effect upon the case. A finding on circumstantial evidence is as good as one on direct testimony; and, having regard to the ordinary rule, the finding of the trial Judge as to the cause of death could not be reversed on appeal though there was no great margin of foundation for the support of that finding in the evidence upon which it was based.

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*Held*, by MacLaren, Magee, and Hodgins, J.J.A., that the evidence referred to was properly admitted by the trial Judge; and that his findings that the defendants were liable, unless, by reason of the provisions of the Insurance Act, they were protected by the conditions found in the original policy, should be affirmed. The evidence at the trial brought the case within sec. 152 of the Insurance Act, R.S.O. 1897, ch. 152.

The contract was a new insurance, and not merely the renewal of an old one; it was not one kept on foot by payment or by performance of conditions with which the insured might comply without the assent of the insurer.

Long v. Ancient Order of United Workmen (1898), 25 A.R. 147, 156, followed.

By sub-sec. (2) of sec. 80 of the Insurance Act (added by 3 Edw. VII, ch. 15, sec. 3), the plaintiff was, if beneficiary, entitled to maintain the action. Her title as beneficiary was derived only from the insertion of her name in the original policy (No. 65996), under which the principal sum was, on death, payable to her; and the words in the renewal receipt, according to tenor of policy No. 65996 imported the policy and all contained therein or thereon.

It was not necessary, therefore, for the defendants to establish that conditions impairing or modifying the contract might be imported into the contract by reference merely.

Consideration, nevertheless, of the following cases: Venner v. Sun Life Insurance Co. (1890), 17 S.C. R.394; Jordan v. Provincial Provident Institution (1898) 28 S.C.R. 554; Hay v. Employers' Liability Assurance Corporation (1905), 6 O.W.R. 459; Elgin Loan and Savings Co. v. London Guarantee and Accident Co. (1904-6), 8 O.L.R. 117, 9 O.L.R. 569, 11 O.L.R., 330.

In law, a condition, which is itself part of a contract, cannot be said to impair or modify the legal effect of the contract taken as a whole.

Hargrove v. Royal Templars of Temperance (1901), 2 O.L.R. 79, 95, followed.

Under sec. 144 (1) of the Insurance Act, where any insurance contract is evidenced by a sealed or written instrument, all the terms and conditions of the contract must be set out in full on the face or back of the instrument forming or evidencing the contract; and, the words according to tenor of policy No. 65996 making the policy part of the contract, the statute had been literally complied with; if policy 65996 did not itself form the contract, it evidenced it in conjunction with the renewal receipt, the two documents formed or evidenced the contract, and the condition was found therein or thereon.

The plaintiff, as beneficiary, was bound by the condition in the policy that notice should be given in writing within fourteen days of the accident from which the injury resulted, and that failure to give such notice should invalidate all claims under the policy, although she had not contracted to be so bound, and although it was stated in the policy that the conditions therein or thereon should be conditions precedent to the right of the *insured* to recover. Although, under the Insurance Act, a trust is created in favour of a preferred beneficiary, such as the plaintiff, it is a trust subject to the terms of the contract out of which the trust fund arises, and, therefore, subject to be defeated by the neglect of the insured. And the non-compliance by the insured or the plaintiff with the conditions was effective to defeat the plaintiff's action.

Accident Insurance Co. of North America v. Young (1892), 20 S.C.R. 280, Employers' Liability Assurance Corporation v. Taylor (1898), 29 S.C.R. 104, Atlas Assurance Co. v. Brownell (1899), 29 S.C.R. 537, and Home Life Association of Canada v. Randall (1899), 30 S.C.R. 97, followed.

(The Insurance Act above referred to is the Insurance Act of Ontario.)

(February 10, 1913—Court of Appeal for Ontario—Youlden v. London Guarantee & Accident Co.—28 Ontario Law Reports. p. 161.)

SESSIONAL PAPER No. 8

## 3. GUARANTEE INSURANCE.

*(n) Conditions—Embezzlement or Larceny.*

The plaintiff took out a guarantee policy with the defendants against loss sustained by the fraud or dishonesty of one of his employees amounting to embezzlement or larceny. During the currency of the policy the employee's position was so changed that he drew less salary, and of this the defendants were not informed.

*Held* that this of itself was sufficient to void the policy.

The policy provided for a weekly report by the employee of cash received and payment of the same to the employer, all moneys to be paid into the bank and the bank books to be inspected and checked monthly, and that the employer should balance the cash account and check the receipts weekly. The employee used to draw money on his own account but did this quite openly, and he was entitled to half the profits.

*Held* that if the conditions of the policy were complied with the employer must have known of the conditions which existed, and if they were not complied with there was such a breach of duty as to avoid liability under the policy.

*Held*, further, that the employee's conduct was not such as to constitute fraud or dishonesty amounting to embezzlement or larceny.

(Insurance, fidelity, meaning of embezzlement: *Debenhams v. Excess Insur. Co.*, 28 T.L.R. 505.)

(March 10, 1913—Court of King's Bench, Manitoba—*Gray v. Employer's Liability Co.* IV Western Weekly Reports, p. 106.)

## 4. MARINE INSURANCE.

*(o) Mutual Company—Appointment of a receiver—Effect of Premium notes—Liability of makers—Cancellation of policy—Directors' personal liability.*

Policies of marine insurance issued by the plaintiff company contained a clause providing for return of premium "for every thirty days of unexpired time if this policy be cancelled."

Defendants, who were policy holders of the company were notified by the receiver that the company had gone into liquidation, adding: "It is understood that the legal effect of this proceeding is to cancel all outstanding policies, &c."

In an action by the receiver in the name of the company to enforce payment of notes given by defendants for premiums.

*Held*, Drysdale J. dissenting, that the cancellation referred to was a cancellation under the terms of the policies or by agreement of the parties, and had no reference to a case such as the present where the performance of the contract was rendered impossible by action of the State, under the laws of the State, putting the affairs of the company into the hands of a receiver.

Also, the company being a mutual one and the makers of the notes being both insured and insurers, the notes in question were assets of the company for rateable distribution among the creditors, and the receiver was therefore entitled to recover the full amount without reference to the return of premium provided for in case of cancellation.

Also, affirming the judgment of the trial judge, that the fund required to be provided in the first instance as security to policy holders having been paid in,

the fact that it was depleted by losses occurring later did not void the policies in connection with which the notes sued on were given, but merely imposed a personal liability upon the president and directors of the company.

(May 10, 1912—Supreme Court of Nova Scotia—*The China Mutual Insurance Co. v. Pickles, Smith, and J. W. Smith*—46 Supreme Court of Nova Scotia Reports, p. 7.)

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(p) *Mutual company—Cancellation of policy—Return of unearned premium—Cancellation by operation of law.*

A mutual insurance company incorporated under the laws of the State of Massachusetts issued marine policies in favour of parties in Nova Scotia who gave notes for the premiums. The policies provided for a return of premiums "for every thirty days of unexpired time if this policy be cancelled." Before any of the premium notes matured the policyholders were notified that the company had been put into liquidation at the instance of the Insurance Commissioner, the notice stating that the legal effect was "to cancel all outstanding policies." In an action by the receiver in the company's name to enforce payment on the notes:—

*Held*, affirming the judgment appealed against (46 N.S. Rep. 7) that the decision of the case must be governed by the law of Massachusetts; that the holder of a policy in a mutual company being both insurer and insured the notes sued on were assets for distribution among the creditors; and the receiver was, therefore, entitled to recover the full amount.

*Held*, also, that a cancellation resulting from the action of the State was not a cancellation within the meaning of the above clause providing for return of premium.

(Feb. 18, 1913—Supreme Court of Canada—*Frank W. Pickles and J. William Smith, v. The China Mutual Insurance Co.*—47 Supreme Court of Canada Reports, p. 429; 33 Canadian Law Times, p. 321.)

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## 5. LIVE STOCK INSURANCE.

(q) *Untrue Answer to Question in Application—"What Did You Pay for this Animal?"—Answer Filled in By Agent, Applicant Consenting.*

An insurance company is not held to have a knowledge of the truth as to the subject insured where, although the answers to the questions in the application were written by the company's agent, they were invented by him and consented to by the applicant in order that the insurance might be effected.

The written application for insurance on a horse stated that the horse was of the value of \$2,000 and the answer to the question, "What did you pay for this animal?" was "Got in trade." The plaintiff testified that he told the agent that he gave cash and the price of four colts, \$550 in all, for the horse and the agent said, "I will put it, 'Got in trade,'" and the plaintiff replied, "All right, I don't care how you put it." The application and statements therein were part of the contract and the policy provided that the company should not be liable where material statements in the application should be found to be untrue.

*Held*, that the untrue answer to the question, "What did you pay for this animal?" voided the policy.

(May 20, 1913—Court of Appeal for Alberta—*Bastedo v. British Empire Insurance Co.*—IV Western Weekly Reports, p. 905.)



## LEGISLATION.

## 1. DOMINION LEGISLATION.

The undermentioned Acts were passed by the Parliament of Canada at the session 1912-13, 3 Geo. V.:—

(1) An Act to incorporate the Beaver Fire Insurance Company, assented to 16th May, 1913. This Act is in the model form, and grants authority to carry on fire insurance, cyclone or tornado insurance, sprinkler leakage insurance, in connection with fire contracts made by the Company, weather insurance and hail insurance. The authorized Capital is one million dollars. The head office of the Company is at the City of Winnipeg.

(2) An Act to incorporate the Canada Hail Insurance Company, assented to 2nd April, 1913. This Act is also in the model form. The authorized Capital is one hundred and fifty thousand dollars with power to increase the same to three hundred thousand dollars. The head office of the Company is at the City of Winnipeg.

(3) An Act to incorporate Canadian Provident Insurance Company assented to 16th May, 1913. This Act authorizes the company to make contracts of fire insurance, plate glass insurance, steam boiler insurance, inland transportation insurance, and marine insurance. The Company is also empowered to acquire the rights and property of the Canadian Phoenix Insurance Company incorporated in 1911 by an Act of the legislature of the Province of Manitoba. The authorized capital of the Company is five hundred thousand dollars. The head office is in Brandon in the Province of Manitoba.

(4) An Act to incorporate the Canada Preferred Insurance Company assented to 10th April, 1913. This Act is in the model form and grants authority to transact the business of fire insurance. The authorized capital is one million dollars. The head office is at Vancouver in the Province of British Columbia.

(5) An Act respecting the Casualty Company of Canada, assented to 6th June, 1913. This Company was incorporated by chapter 63 of the Statutes of 1911 which was assented to on the 19th May of that year. The Company failed to obtain the license required by the Insurance Act within the time limited by the said Act in that behalf and the present Act provides that the Minister of Finance may at any time not later than May 18, 1915, grant to the Company the necessary license to carry on business. The Act also provides for an increase in amount of capital to be subscribed and paid up before the issue of such license.

(6) An Act to consolidate and amend the Act relating to the Guarantee Company of North America assented to 7th March, 1913. This Act as its name implies consolidates the Acts above referred to, being chapter 36 of the Statutes of 1851, chapter 22 of the Statutes of 1873, chapter 71 of the Statutes of 1880 and chapter 57 of the Statutes of 1881. The business which the Company is authorized to transact is the business of guarantee insurance as defined in the Insurance Act, 1910.

(7) An Act respecting the Hudson Bay Insurance Company, assented to 6th June, 1913. This Company was incorporated by chapter 110 of the Statutes of 1910, Section 12 of which is in part in the following words:

The new Company may carry on such and so many of the classes, branches or kinds of insurance mentioned in the second subsection of this section as are

from time to time covered by the license issued to the Company pursuant to the statutes respecting insurance.

2. The classes, branches or kinds of insurance referred to in the preceding sub-section of this section are the following, namely:—

- (a) The business of fire insurance;
- (b) The business of cyclone or tornado insurance;
- (c) The business of hail insurance;
- (d) The business of inland transportation insurance;
- (e) The business of explosion insurance;

Section 1 of this Act adds to sub-section 2 of said section 12 of the Act of 1910 the following classes, branches or kinds of insurance, viz,

- (f) Guarantee insurance;
- (g) Accident insurance;
- (h) Bond insurance;
- (i) Sickness insurance;
- (j) Sprinkler leakage insurance;
- (k) Steam boiler insurance;

with the proviso that the Treasury Board may require the paid up capital of the Company to be increased to any sum it may prescribe as a condition precedent to the issue of a license for the transaction of any branch or branches of insurance in addition to fire insurance and hail insurance.

(8) An Act respecting the Imperial Underwriters' Corporation and to change its name to "Imperial Underwriters' Corporation of Canada" assented to 6th June, 1913. The Imperial Underwriters was incorporated in 1907 by an Act of the Legislature of British Columbia. By the Act under consideration the shareholders of the Provincial Company are incorporated under the name of the Imperial Underwriters' Corporation of Canada.

The capital is one million dollars. The Corporation is authorized to transact fire insurance, plate glass insurance and accident insurance and has power to acquire the business of the Provincial Company. The head office is at the city of Toronto.

(9) An Act respecting the North Empire Fire Insurance Company assented to 16th May, 1913. This Company was incorporated by Chapter 136 of the Statutes of 1908, with an authorized capital of one million dollars. This Act increases it to two million dollars and provides for the acquisition by it of the business of any other fire insurance company with the consent of the shareholders and the approval of the treasury board.

(10) An Act to incorporate the North West Guarantee and Accident Insurance Company assented to 2nd April, 1913. This Act is in the model form and authorizes the transaction of accident, sickness, steam boiler, guarantee and plate glass insurance.

Its authorized capital is one million dollars with power to increase the same to two million dollars. Three hundred and fifty thousand dollars of the capital must be subscribed and one hundred and fifty thousand dollars paid thereon before the Company can commence business. The head office of the Company is Saskatoon in the Province of Saskatchewan.

(11) An Act respecting the Western Canada Accident and Guarantee Company assented to 6th June, 1913. This is a Manitoba Company which was incorporated in 1907, the shareholders of which are by this Act constituted a Dominion Corporation with an authorized capital of one million dollars.

The head office is at the City of Winnipeg. The Company is authorized to carry on guarantee insurance, accident insurance, sickness insurance, automobile insurance and burglary insurance.



## 2. QUEBEC LEGISLATION.

*Statutes of 1912, Chapter 38.*

## An Act for the Prevention of Fires.

(Assented to 21st December, 1912.)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. The following sub-section and articles are inserted in the Revised Statutes, 1909, after sub-section seventh, of section third, of chapter second, of title seventh.

## 8—THE PREVENTION OF FIRES.

"3822a. It shall be lawful for the Lieutenant-Governor in Council to appoint for the Province, an officer called "The Provincial Fire Commissioner."

"3822b. It shall also be lawful for the Lieutenant-Governor in Council to appoint such other subordinate officers as he may think necessary, to assist the commissioner in the performance of his duties, and to provide for their remuneration.

"3822c. The commissioner and the other officers shall be subject to the authority of the department of Public Works and Labour.

All salaries and expenses necessary for the carrying out of this sub-section, shall be payable out of the consolidated revenue fund of the Province.

"3822d. It shall be the duty of the commissioner whenever required so to do by the Minister of Public Works and Labour, to hold an inquiry into every fire which has destroyed, wholly or in part, any building, forest, or property.

"3822e. The commissioner shall have, *ex-officio*, all the powers, authority and jurisdiction of a judge of the sessions, of a recorder, or of a coroner, for all purposes relating to the inquiry.

He shall have power to summon to appear before him all persons whom he thinks able to give him information or evidence respecting the object of his inquiry, and also of issuing warrants of arrest.

Articles 3811 to 3820, shall apply to this sub-section, *mutatis mutandis*.

"3822f. The same powers may also be entrusted by the Minister of Public Works and Labour to any other officer belonging to this service.

"3822g. The commissioner and his officers, in the performance of their duties, may enter any building or other property in which there has been a fire, as well as all neighbouring buildings and properties.

"3822h. The commissioner and officers, any chief of a fire brigade in a city, town or village, and the mayor in any place where there is no fire brigade, may enter any building, and if they find that the state of the building or of the effects therein, is dangerous, they may order whatever they may think necessary to cause such danger to disappear, and if the owner of such building or effects does not forthwith obey such orders, he shall be liable to a fine or penalty of not more than ten dollars for each day he is so in default.

"3822i. It shall be the duty of the commissioner to visit the said municipalities, and to inspect their fire extinguishing apparatus and their fire brigades and to report to the Minister of Public Works and Labour and to the municipal authorities as to the condition thereof, and to aid such authorities with his advice.

"3822j. It shall be lawful for the Lieutenant-Governor in Council to devote annually a sum of not more than ten thousand dollars out of the consolidated revenue fund of the Province, to the giving of premiums to village municipalities which supply themselves with efficient fire extinguishing apparatus to the satisfaction of the commissioner.

"3822k. The fire commissioner shall, before the first day of June of every year, and whenever required so to do by the Minister of Public Works and Labour, make a detailed report of his operations.

"3822l. *To assist in defraying the expenses of the service created by this subsection there shall be imposed on all fire insurance companies doing business in the Province, an annual tax of one-fourth of one per cent, on the aggregate amount of the gross premiums or assessments collected by each of them in the Province.*

*The said tax shall be payable to the Provincial Treasurer before the first day of July of each year, including the current fiscal year, and shall be based on the annual report which each insurance company is bound to furnish in virtue of articles, 1350, 6979 or 6980, as the case may be.*

*The certificate of the Provincial Treasurer is final as to the amount to be paid by each company in virtue of this article.*

"3822m. The fire commissioners appointed for the cities of Quebec and Montreal, and for the town of Levis, shall have, within the limits of their respective jurisdiction, the powers granted to the Provincial Fire Commissioner appointed in virtue of this sub-section, and the cities of Quebec and Montreal and the town of Levis, shall remain subject to the jurisdiction of the commissioners appointed for their municipal territory, as provided by articles 3806 to 3822, both inclusive."

"3822n. The Lieutenant-Governor in Council may, when he thinks proper, put the cities of Quebec and Montreal, and the town of Levis, or any or either of them, under the jurisdiction of the Provincial Fire Commissioner, or extend the jurisdiction of the fire commissioner of Quebec or Montreal to any other part of the province.

2. This Act shall come into force on the day of its sanction.

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*Statutes of 1912, Chapter 18.*

*An Act to amend the Act imposing taxes upon Commerical Corporations, Companies, Partnerships, Associations, Firms and Persons.*

(Assented to 21st December, 1912.)

His Majesty with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. Paragraphs *a* and *b* of division 1 of article 1347 of the Revised Statutes, 1909, are replaced by the following:

a. One-tenth of one per cent upon the amount of the paid up capital of the company;

b. An additional tax of thirty dollars for each place of business, factory or workshop in the cities of Montreal and Quebec, and of fifteen dollars for each place of business, factory or workshop in every other place.

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2. This act shall come into force on the first juridical day of July, 1913.

The paragraphs replaced by the above section are as follows:—

a. One-eighth of one per cent upon the amount of the paid-up capital to one million dollars, inclusively, and fifty dollars for each one hundred thousand dollars or fraction of one hundred thousand dollars for all sums over one million dollars;

b. An additional tax of fifty dollars for each place of business, factory or workshop in the cities of Montreal and Quebec, and of twenty dollars for each place of business, factory or workshop in every other place;

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3. MANITOBA LEGISLATION.

## Statutes of 1912.

*An Act to amend "An Act respecting the Licensing of Extra-Provincial Corporations."*

(Assented to January 24, 1913).

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 21 of Chapter 10 of 9 Edward VII, being entitled "An Act respecting the licensing of Extra Provincial Corporations," is hereby amended by adding thereto the following sub-section:—

(a) In every case in which the capital of such a corporation is or has been increased after the issue of a license hereunder, the corporation shall, within one month after such increase, or in case such increase took place before the coming into force of this sub-section, then within one month thereafter, pay to His Majesty, for the public uses of Manitoba, such additional fee as would with the fee or fees already paid in respect of such license, make the total fee equal to the amount which would be payable under the schedule of fees fixed by the Lieutenant-Governor-in-Council under this section for an initial license for a corporation having such total increased capital, and, in default of such payment of such additional fee, the Lieutenant-Governor-in-Council may suspend or revoke such license in whole or in part. Upon subsequent payment of such additional fee, with an addition of twenty-five per cent thereof as a penalty, the Lieutenant-Governor-in-Council may remove such suspension or cancel such revocation and restore such license. Notice of such suspension, revocation, removal or restoration shall then be given by the Provincial Secretary in *The Manitoba Gazette*.

2. This Act shall apply in all cases in which there has been such an increase of capital since the first day of November, A.D. 1909.

3. This Act shall come into force on the day it is assented to.

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The undermentioned Acts were passed by the Legislature of Manitoba in the session terminating 15th February, 1913:—

(1) An Act to incorporate "Master Builders" Liability Insurance Company. Assented to January 24th, 1913.

This Act grants power to the Company to make contracts of insurance against loss or damage by fire, lightning, cyclone, storm, tempest or tornado and against loss arising from any rent or rents from any building or buildings that may be

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destroyed by fire and to carry on the business of inland marine and inland transportation insurance and make contracts of insurance against loss or damage by breakage or otherwise to plate or other glass.

The authorized capital is \$500,000, \$100,000 of which must be subscribed and \$25,000 actually paid thereon before the commencement of business.

Power is given to the Company to amalgamate with or purchase the business of any other company engaged in any similar business in Canada and to sell and dispose of the business of the company to any other such company.

(2) An Act to incorporate "Merchants Casualty Company." Assented to January 24th, 1913.

The Company is authorized by this Act to carry on the business of fire, storm, hail, marine, inland transportation, automobile and vehicle, sprinkler leakage, plate and other glass, burglary or theft, boiler, employers' liability fidelity insurance, accident, sickness, live stock, mortgage, investment and rental insurance or any of them and to make contracts and to carry on business respecting all or any other kinds of insurance or assurance, except life insurance.

The authorized capital of the company is \$300,000, \$100,000 of which must be subscribed and \$25,000 paid thereon before the commencement of business.

Power is given to the Company to amalgamate with or purchase the business of any other company engaged in any similar business in Canada and to sell and dispose of the business of the company to any other such company.

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#### 4. NEW BRUNSWICK LEGISLATION.

Statutes of 1913, Chapter 26.

##### *An Act respecting Conditions in Policies of Fire Insurance.*

(Assented to 20th March, 1913).

Be it enacted by the Lieutenant-Governor and Legislative Assembly of the Province of New Brunswick, as follows:—

1. This Act may be cited as "The Fire Insurance Policies Act."

2. In this Act, unless the context otherwise requires, the expression "insurer" means any person or company with whom or which any contract of insurance against loss by fire is effected.

3. The conditions set forth in the first Schedule to this Act shall, as against any insurer, be deemed to be part of every contract of fire insurance, whether sealed, written or oral, entered into, renewed or otherwise coming into force in New Brunswick, after the coming into force of this Act, with respect to any property in New Brunswick, or in transit therefrom or thereto, and such conditions shall be printed on every such policy with the heading "Statutory Conditions" and no stipulation to the contrary or providing for any variation, addition or omission, shall be binding on the assured, unless evidence in the manner prescribed in this Act in that behalf.

4. If the insurer desires to vary the said conditions, or to omit any of them, or to add new conditions, there shall be added on the instrument of contract containing the printed statutory conditions, words to the effect set out in the second schedule, printed in conspicuous type, and in ink of a different color, and with the headings, "Variations in Conditions."

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5. No such variation, addition or omission shall, unless the same is distinctly indicated and set forth in the manner hereinbefore mentioned or to the like effect, be valid and binding on the assured; and no questions shall be considered as to whether any such variation, addition or omission is, under the circumstances just and reasonable; but on the contrary the policy shall, as against the insurer, be subject to the statutory conditions only, unless the variations, additions or omissions are distinctly indicated and set forth in the manner or to the effect aforesaid; provided, it shall be optional with the insurers to pay or allow claims which are void under the third, the fifth, or ninth statutory conditions, in case the said insurers think fit to waive the objections mentioned in the said conditions.

6. Where a policy is entered into or renewed containing or including any conditions other than or different from the condition set forth in the first schedule to the Act if this condition so contained or included is held by the court or judge before whom a question relating thereto is tried, to be not just and reasonable such condition shall be null and void.

7. In any one of the following cases:—

(a) Where, by reason of necessity, accident or mistake, the conditions of any contract of fire insurance on property in this Province as to the proof to be given to the insurer after the occurrence of a fire, have not been strictly complied with; or

(b) Where, after a statement or proof of loss has been given in good faith by or on behalf of the assured in pursuance of any proviso or condition of such contract, the insurer, through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such conditions or does not, within a reasonable time after receiving such statement or proof, notify the assured in writing that such statement or proof is objected to, and what are the particulars in which the same is alleged to be defective, and so from time to time; or

(c) Where, for any other reason, the court or judge before whom a question relating to such insurance is tried or inquired into, considers it inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with such conditions, no objection to the sufficiency of such statement or proof or amended or supplemental statements or proof (as the case may be) shall, in any such cases, be allowed as a discharge of the liability of the company on such contract of insurance wherever entered into.

8. Where, in any action or proceeding upon a contract of fire insurance the insured being plaintiff in such action or proceeding has, in the opinion of the court or judge wilfully neglected or unreasonably refused to furnish necessary information respecting the property for which the insurance money is claimed, and as a consequence of such neglect in obtaining information or evidence the defendant insurer has been at expense in obtaining information or evidence, the court or judge may, in disposing of costs take into consideration the expense so incurred by the defendant insurer.

9. The decision of a court or judge upon any question arising under this Act, shall be subject to review or appeal to the same extent as a decision by such court or judge in other cases.

## FIRST SCHEDULE.

*Fire Insurance Policies—Statutory Conditions.*

*First.*—If any person or persons insures his or their buildings or goods, and causes the same to be described otherwise than as they really are, to the prejudice of the insurer, or misrepresents or wilfully omits to communicate any circumstance which he knows or ought reasonably to have known to be material, to be made known to the insurer, in order to enable the insurer to judge of the risk undertaken, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

*Second.*—After application for insurance, it shall, as against the insurer, be deemed that any policy sent to the assured is intended to be in accordance with the terms of the application, unless the insurer points out in writing the particulars wherein the policy differs from the application.

*Third.*—Any change, material to the risk, and within the control or knowledge of the assured, shall void the policy as to the part affected thereby, unless the change is promptly notified in writing to the insurer or its local agent; and the insurer, when so notified, may return the premium for the unexpired period, and cancel the policy, or may demand in writing an additional premium, which the assured shall, if he desires the continuance of policy, forthwith pay to the insurer; and if he neglects to make such payment forthwith after receiving such demand, the policy shall be no longer in force.

*Fourth.*—Notwithstanding anything in the contract between the assured and insurer, the question of the materiality of any representation in the application shall be a question for the court and not for the jury.

*Fifth.*—If the property insured is assigned without a written permission indorsed on the policy by an agent of the insurer, duly authorized for such purposes, the policy shall thereby become void, but this condition does not apply to change of title by succession or by operation of law, or by reason of death.

*Sixth.*—When the property insured is only partially damaged, no abandonment of the same will be allowed, unless by the consent of the insurer or its agent; and in the case of the removal of the property to escape destruction by fire, the insurer shall be liable to the assured for all loss and expenses attending such act of salvage, in like manner, and to the same extent as if said loss and expenses had been directly occasioned by fire insured against by the policy.

*Seventh.*—Money, books of account, securities for money and evidences of debt or title, are not insured.

*Eighth.*—Plate, plated-ware, jewellery, medals, paintings, sculptures, curiosities, scientific and musical instruments, bullion, work of art, articles of vertu; frescoes, clocks, watches, trinkets and mirrors are not insured, unless mentioned in the policy.

*Ninth.*—The insurer is not liable for loss if there is any prior insurance with any other insurer, unless the insurer's assent to such prior insurance appears in the policy or is endorsed thereon, nor if any subsequent insurance is effected with any other insurer, unless and until the insurer assents thereto, or unless the insurer does not dissent in writing within two weeks after receiving written notice of the intention or desire to effect the subsequent insurance, or does not dissent in writing after that time and before the subsequent or further insurance is effected.

*Tenth.*—In the event of any other insurance on the property described in the policy, having been assented to as aforesaid, then the insurer shall, if such other insurance remains in force, on the happening of any loss or damage, only be liable for the payment of a rateable proportion of such loss or damage, without reference to the dates of the different policies.



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*Eleventh.*—The insurer is not liable for the losses following, that is to say:—

(a) For loss of property owned by any other person than the assured unless either the interest of the assured is stated in or upon the policy, or in or upon the policy the loss is made payable wholly or in part to such other person, as his interest may appear.

(b) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power.

(c) Where the insurance is upon buildings or their contents, for loss caused by the want, to the knowledge of the assured, of good and substantial brick, stone or concrete chimneys; or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels, or by stoves or stove-pipes being, to the knowledge of the assured, in any unsafe condition or improperly secured.

(d) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary.

(e) For loss or damage occurring to buildings or their contents while the buildings are being repaired by carpenters, joiners, plasterers, or other workmen and in consequence thereon, unless permission to execute such repairs has been previously granted in writing, signed by a duly authorized agent of the insurer. But in dwelling houses, fifteen days are allowed in each year, for incidental repairs without any such permission.

(f) For loss or damage occurring while petroleum, rock, earth or coal oil, camphene, gasoline, burning fluid, benzine, naphtha or any liquid products thereof, or any of their constituent parts (refined coal oil for lighting purposes only, not exceeding five gallons in quantity, or lubricating oil, not being crude petroleum, nor oil of less specific gravity than required by law for illuminating purposes, not exceeding five gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder, is or are stored or kept in the building insured, or containing the property insured, unless permission is given in writing by the insurer. But gasoline, benzine, or naphtha, in quantities not exceeding six ounces of either, kept for domestic use only, in any dwelling house, shall not be deemed stored or kept within the meaning of the foregoing part of this clause so as to relieve the insurer of liability, provided the same when not in use is kept in a tightly corked glass or metal bottle or bottles, removed from fire, flame or heat, and that the same is used only in a room, or place in the house where there is, at the time, no fire or flame, and provided, also, that the loss or damage is not shown to have been occasioned by keeping or using the same in the quantity or manner aforesaid.

*Twelfth.*—The insurer will make good, loss caused by the explosion of coal gas in a building not forming part of gas-works, and loss by fire caused by any other explosion, or by lightning.

*Thirteenth.*—Proof of loss must be made by the assured although the loss is payable to a third party.

*Fourteenth.*—Any person entitled to make a claim under this policy shall observe the following directions:—

(a) He is forthwith, after loss, to give notice in writing to the insurer.

(b) He is to deliver, as soon after as practicable, as particular an account of the loss, as the nature of the case permits.

(c) He is also to furnish therewith a statutory declaration declaring:

That the said account is just and true.

When and how the fire originated, so far as the declarant, knows or believes.

That the fire was not caused by his wilful act, or neglect, procurement, means or contrivance.

The amount of other insurances.

All liens and incumbrances on the subject of insurance.

The place where the property insured, if movable, was deposited at the time of the fire.

(d) He is, in support of his claim, if required, and if practicable, to produce books of account, warehouse receipts, and stock lists, and furnish invoices and other vouchers; to furnish copies of the written portion of all policies; to separate as far as reasonably may be, the damaged from the undamaged goods, and to exhibit for examination all that remains of the property which was covered by the policy.

(e) He is to produce, if required, a certificate under the hand of a justice of the peace, notary public, commissioner for taking affidavits, or municipal clerk, town clerk or city clerk residing in the county in which the fire happened, and not concerned in the loss or related to the assured or sufferers, stating that he has examined the circumstances attending the fire, loss or damage alleged, that he is acquainted with the character and circumstances of the assured or claimant, and that he verily believes that the assured has, by misfortune and without fraud or evil practice, sustained loss and damage on the subject insured, to the amount certified.

*Fifteenth.*—The above proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for.

*Sixteenth.*—Any fraud or wilfully false statement in a statutory declaration in relation to any of the above particulars, shall vitiate the claim.

*Seventeenth.*—The loss shall not be payable until sixty days after the completion of the proofs of loss, unless otherwise provided by the Contract of Insurance.

*Eighteenth.*—The insurer, instead of making payment, may repair, rebuild or replace, within a reasonable time, the property damaged or lost, giving notice of his intention, within fifteen days after receipt of the proofs by the policy required.

*Nineteenth.*—The insurance may be terminated by the insurer, by giving notice to that effect, and by tendering therewith a ratable proportion of the premium paid for the unexpired term, calculated from the termination of the notice. In the case of personal service of the notice eight days' notice excluding Sunday, shall be given; notice may be given by any insurer having an agency in New Brunswick, by registered letter, addressed to the assured at his last post office address notified to the company, and where no address has been notified, then to the post office of the agency from which the application was received, and where such notice is by letter, then fourteen days from the arrival at any post office in New Brunswick, shall be deemed good notice, and the policy shall cease after such tender and notice aforesaid, and the expiration of the eight or fourteen days, as the case may be.

*Twentieth.*—The insurance may also be terminated by the assured, by giving written notice to that effect, to the insurer or his authorized agent, in which case the insurer may return the customary short rate for the time the insurance has been in force, and shall repay to the insured the balance of the premium paid.

*Twenty-first.*—An officer or agent of the insurer who assumes on behalf of the insurer to enter into any written agreement relating to any matter connected with the insurance, shall be deemed *prima facie* to be the agent of the insurer, for the purpose.

*Twenty-second.*—Every action or proceeding against the insurer for the recovery of any claim under or by virtue of this policy, shall be absolutely barred, unless commenced within the term of two years next after the loss or damage occurs.



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*Twenty-third.*—Any written notice to an insurer, for any purpose of the statutory conditions, where the mode thereof is not expressly provided, may be by letter delivered at the head office of the insurer in New Brunswick, or by letter mailed, postage prepaid and registered, addressed to the insurer, its manager or agent, at such head office or by such written notice given in any other manner to an authorized agent of the insurer.

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## SECOND SCHEDULE.

(Section 4).

### Variations in Conditions.

This policy is issued on the above statutory conditions, with the following variations and additions:—

“These variations (or as the case may be) are, by virtue of the New Brunswick Statute in that behalf, in force, so far as by the court or judge, before whom a question is tried relating thereto, they are held to be just and reasonable to be exacted by the insurer.”

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### Statutes of 1913, Chapter 49.

#### *An Act to establish a Salvage Corps and Fire Police in the City of Fredericton.*

(Assented to 20th March, 1913).

Be it enacted by the Lieutenant-Governor and Legislative Assembly of the Province of New Brunswick, as follows:—

\* \* \* \* \*

2. The City Council of the City of Fredericton is hereby authorized and empowered to order and direct an assessment yearly and in every year from the date of the organization of such Salvage Corps and Fire Police, upon all the several Fire Insurance Companies doing business and having Agents in the City of Fredericton, for a sum not exceeding the sum of six hundred dollars in any one year, the said sum of six hundred dollars to be used and applied towards the costs of maintenance of the Salvage Corps and Fire Police organized or to be organized under the provisions of this Act, which assessment shall be in addition to any assessment upon said Fire Insurance Companies authorized by “The Fredericton Assessment Act, 1907,” and shall be levied and assessed on the several Fire Insurance Companies doing business in the City of Fredericton, pro rata, according to the whole number of Fire Insurance Companies doing business in the said City at the time the assessment is levied in any year, and shall be made, levied, assessed and collected on and from the said Insurance Companies as nearly as may be in the manner provided for levying and collecting other rates and taxes in the City of Fredericton.

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## 5. SASKATCHEWAN LEGISLATION.

Statutes of 1912-13, Chapter 46.

*An Act to amend the Statute Law.*

(Assented to January 11, 1913).

His Majesty by and with the advice and consent of the Legislative Assembly of Saskatchewan enacts as follows:—

\* \* \* \* \*

5. The Hail Insurance Act, 1912, is amended as follows:—

(a) Sub-section (3) of section 3 of the said Act is amended by striking out the words "either of the sub-sections of section 4" in the third line thereof and substituting therefor the words "sub-section (1) of section 6."

(b) Section 19 of the said Act is amended by adding thereto after the word "municipality" at the end thereof the words "to be credited by him upon the special assessment on such land."

(c) Form A in the schedule to said Act is amended by substituting the word "twenty" for the word "nine" where it appears in the second line of clause 1 of the enacting portion thereof.

(d) Form B in the schedule to said Act is amended by substituting the words "secretary-treasurer" for the words "returning officer" at the end thereof.

\* \* \* \* \*

20. The Foreign Companies Act is amended by adding immediately after section 8a the following section 8b:—

"8b. Should the registrar not receive the annual fee as provided by section 8 and 8a thereof by the date specified therein he shall send to the head office of the company in default a registered letter notifying it of its liability and at the expiration of the period of one month from the mailing of such notice he shall if the fee still remains unpaid and without further notice cause the name of the company to be struck off the register of foreign companies and give notice thereof by publication in *The Saskatchewan Gazette*.

## 6. ALBERTA LEGISLATION.

1913.

*Chapter 16.*

## AN ACT RESPECTING INSURANCE COMPANIES.

(Assented to March 25, 1813.)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

## SHORT TITLE.

1. This Act may be cited as "The Alberta Insurance Act."

## INTERPRETATION.

2. In this Act, unless the context otherwise requires,—

(a) "Province" and "Legislature" means respectively the Province and the Legislative Assembly of Alberta;

(b) "Treasurer" or "Minister" means the Treasurer of the Province of Alberta, or any member of the Executive Council to whom from time to time may be transferred, either for a limited period or otherwise, the powers and duties which are by this Act assigned to the Treasurer;

(c) "Company" means and includes any corporation, or any society or association, incorporated or unincorporated, or any partnership or any underwriter, except as provided by the third section of this Act, that undertakes or effects for valuable consideration, or agrees or offers so to undertake or effect, in the province, any contract of indemnity, guarantee, suretyship, insurance, endowment, tontine, or annuity on life, or any like contract which accrues payable on or after the occurrence of some contingent event;

(d) "Offer to undertake any contract" includes the setting up of a sign or inscription containing the name of the company, and the distribution or publication of any proposal, circular, card advertisement, printed form or like document in the name of the company, or any written or oral solicitation on the company's behalf;

(e) "Contract" means and includes any contract or agreement, sealed, written or oral, the subject matter of which is within the intent of paragraph (c) hereof;

(f) "Written," as applied to any instrument, includes written or printed, or partly written and partly printed;

(g) "Provincial company" means a company incorporated by or under any Act of the Legislature of Alberta;

(h) "Canadian company" means a company incorporated or legally constituted in the Dominion of Canada, other than a company included under paragraph (g) hereof;

(i) "Inland marine insurance" means marine insurance in respect of subjects of insurance at risk in Canada above the harbour of Montreal;

(j) "Mutual insurance" means insurance given in consideration of a premium note or undertaking with or without any immediate cash payment thereof; and the expression "mutual company" means a company empowered solely to transact mutual insurance;

(k) "Cash-mutual company" means a company organized to transact mutual insurance, but empowered to undertake contracts of insurance on both the cash plan and the premium note or mutual plan;

(l) "Guarantee Insurance" means the guaranteeing of the fidelity of persons in positions of trust; or the due performance of contracts;

(m) "Accident Insurance" means insurance against bodily injury and death by accident, including the liability of employers for injuries to persons in their employment;

(n) "Plate Glass Insurance" means insurance against the breaking of plate or other glass, either local or in transit;

(o) "Steam Boiler Insurance" means insurance against loss or damage to life, person or property caused by the explosion of steam boilers;

(p) "Inland transportation insurance" means insurance against loss or damage to goods, wares, merchandise or property of any kind, including matter transmitted by mail, in transit otherwise than by water, from place to place in Canada;

(q) "Sickness insurance" means insurance against loss through illness not ending in death, or disability not arising from accident or old age;

(r) "Automobile insurance" means insurance against accidental injury or death to the driver of an automobile, including insurance against loss or damage from accident to or injury suffered by an employee or other person caused by an automobile for which the owner is liable; and insurance against loss or damage to property from an accident caused by an automobile except by fire, and insurance against loss or damage to an automobile by accident, burglary or theft;

(s) "Investment insurance" means insurance against loss of either principal or interest, or both, of moneys lent, invested or secured on mortgages or debentures, and loss of deposits and loans of every kind to any person or persons, or corporation at home or abroad, and includes insurance against loss of rentals by any cause except fire;

(t) "Foreign company" means any company not incorporated by or under the authority of the Legislature of this Province;

(u) "License" means license or certificate of registration;

(v) "Licensed" means licensed or registered.

#### APPLICATION OF ACT.

3. The provisions of this Act shall not apply to a company licensed by the Dominion of Canada, except as to sections numbered two, four, five, seven, eight, thirteen to twenty-four inclusive, forty to forty-two inclusive, fifty-seven to sixty inclusive, and seventy-six to eighty-two inclusive.

#### LICENSES.

4. No company shall undertake or solicit, or agree or offer to undertake, any contract within the intent of the second section of this Act, whether the contract be original or renewed, except the renewal from time to time of life assurance policies, or accept, or agree or negotiate for any premium or other consideration for the contract, or prosecute or maintain any action or proceeding in respect of the contract, except such actions or proceedings as arise in winding up the affairs of the company, without in each such case having first obtained from the Treasurer, and holding a license or a renewal of such license, under the provisions of this Act.

5. No such license shall be granted—

(a) To a joint stock company undertaking fire, or fire and inland marine, or fire and accident, or life, or life and accident, or guarantee or suretyship insurance, or hail insurance, unless the amount of its authorized capital stock shall be at least \$500,000 and unless the company shall furnish to the superintendent

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satisfactory evidence that of the said capital stock at least \$200,000 has been bona fide subscribed for and taken up, and that at least \$25,000 of the said subscribed stock has been paid up;

(b) To a joint stock company undertaking accident, or sickness, or sickness and accident, or live-stock insurance, with or without insurance on vehicles, unless the amount of its authorized capital stock shall be at least \$200,000, of which \$100,000 at least shall be shown to have been bona fide subscribed for and taken up, and at least \$10,000 paid up;

(c) To a joint stock company (not being one of those referred to in sub-section (d) hereof) undertaking only inland marine insurance, or inland transportation insurance, or insurance against any loss of or damage to property by accidental causes, including explosions, or by reason of larceny, housebreaking or burglary, or any two of said kinds of insurance, unless the amount of its authorized capital stock shall be at least \$100,000, of which at least \$50,000 shall be shown to have been bona fide subscribed for and taken up, and at least \$10,000 paid up;

(d) To a joint stock company undertaking bicycle or vehicle insurance, or plate glass insurance, or both, unless the amount of its authorized capital stock shall be at least \$25,000, of which \$12,000 at least shall be shown to have been bona fide subscribed for and taken up, and at least \$3,000 paid up.

(2) This section shall not apply to any company now licensed until after two years from the coming into force of this Act.

6. A license under this Act may be granted to a company other than a company incorporated under the authority of the Parliament of Canada to carry on the business of—

(a) Life insurance in all its branches; or

(b) Fire, storm, cyclone, tornado, hail, inland marine, inland transportation and sprinkler leakage insurance; or

(c) Plate glass, live stock, explosion, steam boiler, burglary, theft, automobile and vehicle, guarantee, accident and sickness insurance; or

(d) Mortgage, investment and title insurance, or any kind or kinds of insurance not included in any of the foregoing groups.

7. A company may be licensed to carry on the kind or kinds of business in any one of the groups mentioned in section 6 of this Act with the exception of group (a), and may take out one, two or three licenses, as the case may be, to carry on the kind or kinds of business in one, two or three of the remaining groups, excepting group (a), upon paying an additional license fee for each such additional license according to the scale fixed by section 58 of this Act, and may combine any of the kinds of business for the carrying on of which it has received a license or licenses. No such company shall carry on any such business in this province without being specially licensed to do so under this section.

8. The license shall be in such form as may be from time to time determined by the Treasurer; and it shall specify the business to be carried on by the company and shall expire on the thirty-first day of December in each year, but shall be renewable from year to year.

9. Every company incorporated by the Legislative Assembly of Alberta or licensed or registered under The Alberta Insurance Act, or transacting any business of life insurance in this province, shall maintain a reserve for the protection of its policyholders, computed on the basis of the reserve required under the provisions of The Insurance Act of Canada, for the time being in force.

10. All foreign insurance companies, licensed to transact any business of life insurance in the Province of Alberta, shall deposit with the Treasurer the reserve required by section 9 on all its Alberta policies.

11. Every company, incorporated or licensed by the Legislative Assembly of Alberta, under The Alberta Insurance Act, transacting any business of life

insurance in this province, shall annually, on or before the first day of April, furnish to the superintendent of insurance a statement of the value of all its policies in force at the thirty-first day of December of the preceding year, certified to by a duly qualified actuary, such valuation to be computed on the basis of the reserve required under the provisions of The Insurance Act of Canada; and, once in every five years, or oftener (at the discretion of the Treasurer), the superintendent of insurance shall have a valuation made of all said policies then in force by a duly qualified actuary, who shall be appointed by the Treasurer.

12. So soon as a company applying for a license has deposited with the Treasurer the securities hereinafter mentioned and has otherwise conformed to the requirements of this Act, the Treasurer may issue the license.

13. Every company which takes out and holds a license shall have the same powers and rights of carrying on its business in this province as if it had been incorporated by an Act of the Legislature of this province.

14. Insurance licensees of the Dominion of Canada shall, upon due application and upon proof of such Dominion license subsisting, and upon otherwise conforming to the provisions of this Act, applicable to Dominion licensees, be entitled to be registered under this Act.

15. Every company, on first obtaining such license, shall forthwith give notice thereof in The Alberta Gazette, and at least one newspaper in the City of Edmonton and shall continue the publication thereof one each week for the space of four weeks, and shall give the like notice for the same period when the company ceases to carry on business in Alberta.

16. The Treasurer shall cause to be published yearly in The Alberta Gazette, a list of companies licensed under this Act, with the amount of the deposit, if any, made by each company; and upon a new company being licensed or registered, or upon the license or certificate of a company being withdrawn, he shall publish a notice thereof in The Alberta Gazette for the space of two weeks.

#### DOCUMENTS TO BE FILED.

17. Before the issue of a license, or a certificate of registration, to a company not incorporated by provincial authority, the company shall file in the office of the Treasurer the documents provided for in the three next following subsections, that is to say:

(a) A certified copy of the Act of incorporation, or other instrument of association of the company;

(b) A power of attorney containing the matters hereinafter mentioned from the company to the superintendent of insurance for the province, under the seal, if any, of the company, and signed by the president and secretary or other proper officer thereof, in the presence of a witness who shall make oath or affirmation as to the due execution thereof; and the official positions in the company held by the officers signing such power of attorney shall be sworn to or affirmed by some person cognizant of the facts necessary in that behalf; provided that whenever the company has, by such power of attorney, under the seal of the company, appointed a general agent for Canada, and has thereby authorized such general agent to appoint chief officers or agents of the company in the various Provinces of Canada, then, after filing with the Treasurer a copy of the said first mentioned document, duly certified by a notary public to be a true copy thereof, powers of attorney executed by the said general agent for Canada under his seal, in the presence of a witness who has by oath or affirmation duly verified the execution thereof, shall be deemed sufficiently executed by the company for all the purposes of this Act;

(c) In the case of companies not licensed under The Insurance Act of Canada, a statement, in such form as may be required by the Treasurer, of the



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condition and affairs of the company on the thirty-first day of December then next preceding, or up to the usual balancing day of the company (but such day shall not be more than twelve months before the filing of the statement).

18. Such power of attorney shall declare at what place in the province the chief agency or head office is or is to be established, and shall expressly authorize the said superintendent of insurance to receive at his office, in the government buildings, service of process in all actions, suits and proceedings against the company in the province in respect of any liabilities incurred by the company therein, and shall declare that service of process for or in respect of such liabilities on the said superintendent of insurance, at his said office, shall be legal and binding on the company to all intents and purposes whatsoever.

19. No foreign insurance company now doing business in this province, or hereafter admitted to do business, directly or indirectly, and not having its head office within this province, or incorporated under the laws of this province, shall issue policies, take risks or transact any business in this province until it shall have first appointed, in writing the superintendent of insurance (or his successor in office) to be the true and lawful attorney for such company for this province, and upon whom all lawful processes in any action or proceeding against the company may be served.

20. The said power of attorney shall stipulate and agree upon the part of the company that any lawful process in any action against the company, which is served upon the said attorney, shall be of the same legal force and validity as if served upon the company, and that such authority shall continue in force so long as any liabilities remain outstanding against the company in the province. Duplicates of said power of attorney, duly filed as aforesaid, shall be filed by the company in the office of the Treasurer.

21. Whenever any legal process is served upon the superintendent of insurance as attorney for a foreign company, under the provisions of this Act, he shall forthwith notify the company of such service by letter, containing a copy of such process, prepaid and directed to its secretary, or, in the case of a foreign country, to its resident manager, if any, in Canada, or to such other person as may have been previously designated by the company by written notice filed in the office of the superintendent of insurance as the person to whom the same should be sent. The superintendent of insurance shall keep record of the day and hour of the service of process on him.

22. There shall be no judgment for default of appearance or defence or action taken as a consequence of such service unless and until an affidavit is filed in the court, out of which or by which such process is issued, showing that the said attorney has duly notified the company affected by such process in accordance with the requirements of section 21 of the service upon him of such process.

23. Duplicates of such powers of attorney, duly verified as aforesaid, shall be filed by the company at Edmonton in the office of the Treasurer.

24. Every company licensed under *The Alberta Insurance Act* to do a fire insurance business in Alberta shall cause to be printed, stamped or written, in plain letters, across the face of every policy, interim receipt or other insuring document covering fire loss, issued by or on behalf of such company, on property of any kind, either real or personal, in Alberta, or which on the face of such policy, interim receipt or other insuring document is stated to be in Alberta, the words "Licensed under 'The Alberta Insurance Act' or 'Registered under the Alberta Insurance Act'" as the case may be.

## SECURITIES.

25. Every company shall, before the original issue or the renewal of the license, lodge with the Treasurer either in cash or in any stock, debentures or other securities in which trustees may invest trust money, the initial or renewal deposits respectively hereinafter stated.

26. The initial deposit to be made by any company before the original issue of the license shall be the sum appointed for such company in the twenty-eighth section of this Act, and such deposit shall be accompanied by an affidavit of at least two of the principal officers of the company that the said securities are absolutely the property of the company and are free from liens and incumbrances of any nature whatsoever.

27. Before the annual renewal of licenses the amount of deposit required of every company shall, on or before the first day of January in each year, be readjusted in terms of the two next following sections.

28. If on the preceding thirty-first day of December in any year the company's total contingent liability or amount at risk does not exceed one million five hundred thousands dollars, then

(a) Every joint stock company, if provincial, shall keep on deposit with the Treasurer \$10,000, and if a Canadian or foreign company, \$20,000. except a plate glass insurance company, which shall deposit \$3,000;

(b) Every benevolent, provident, industrial or co-operative society not incorporated by or under the authority of an Act of the Parliament of Canada, shall keep on deposit with the Treasurer \$10,000, but if doing only sickness and funeral benefit insurance, or one of them, the amount of the deposit shall be \$2,000.

(c) Every provincial mutual fire or fire and inland marine company, insuring mercantile or manufacturing risks, shall keep on deposit with the Treasurer five thousand dollars; and every provincial cash-mutual fire, or fire and inland-marine company, insuring mercantile or manufacturing risks, five thousand dollars.

29. If on the preceding thirty-first day of December in any year the company's total contingent liability or the amount of risk exceeds one million five hundred thousand dollars, then for each additional one million five hundred thousand dollars, or fraction thereof, each company enumerated in the next preceding section shall, if a Canadian or foreign company, keep on deposit with the Treasurer, by way of additional security, a sum equal to one-half of the initial deposits; and if a provincial company shall keep on deposit two hundred dollars for every one hundred thousand dollars, or fraction thereof, by which said total contingent liability or amount at risk is exceeded.

30. Notwithstanding the provisions of its charter of incorporation, every company heretofore or hereafter chartered under the authority of the Legislature of Alberta, shall be governed only by this Act in regard to deposits to be made with the Treasurer or the Government of Alberta, and shall not be required to make or continue any further or other deposit or deposits than such as are required by this Act.

31. Securities of the Dominion of Canada, or securities issued by any of the provinces of Canada, shall be accepted at their market value at the time when they are deposited.

32. Municipal and school debentures, legally and properly issued in the province, shall be accepted at their market value at the time when they are deposited.

33. The other securities above specified shall be accepted at such valuation and on such conditions as the Treasurer may direct.

34. If the market value of any of the securities which have been deposited by any company declines below the value at which they were deposited, the Treasurer may, from time to time call upon the company to make a further deposit, so that the market value of all the securities deposited by any company shall be equal to the amount which they are required to deposit by this Act.

35. Where any company desires to substitute other securities for securities deposited with the Treasurer, the Treasurer if he thinks fit may permit the substitution to be made.



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36. A company may deposit in the hands of the Treasurer any sums of money or securities of the kind prescribed by the twenty-eighth section of this Act beyond the sum hereinbefore required ; and such further sums of money or securities shall be dealt with as if the same had been part of the original deposit ; and no part of the additional deposit shall be withdrawn except with the sanction of the Lieutenant Governor in Council.

37. A company having made a deposit under this Act shall be entitled to withdraw the deposit, with the sanction of the Lieutenant Governor in Council, whenever it is made to appear to the satisfaction of the Lieutenant Governor in Council that the company is carrying on its business of insurance under license from the Dominion of Canada.

38. If from the annual statements, or from an examination of the affairs and condition of any company, it appears that the reinsurance value of all its risks outstanding in Alberta, together with any other liabilities in Alberta, exceeds its assets in Alberta, including the deposit in the hands of the Treasurer, then the company shall be called upon by the Treasurer, to make good the deficiency at once, and, on failure to do so, its license shall be cancelled, and its corporate powers shall thereupon cease and determine, except for the purpose of winding up its affairs. In the case of life companies, such reinsurance value shall be calculated on the basis used by the Insurance Department at Ottawa.

39. Except in cases with respect to which it may be otherwise provided by the Lieutenant Governor in Council, so long as any company's deposit is unimpaired and no notice of any final judgment or order to the contrary is served upon the Treasurer, the interest upon securities forming the deposit shall be handed over to the company when received by him.

40. Every foreign company shall file with the Treasurer in the name of its general agent through whom all its fire business in the province is written or reported, and who alone shall be authorized by that company to sign or countersign policies, or if a company has no general agent in this province the names of all agents having authority to sign or countersign policies for such company, all such agents or general agents to be residents of the province; a company may cancel the appointment of its agent or agents and appoint another agent or other agents, when and as it sees fit; provided notice of such change is given to the Treasurer.

41. No foreign company shall issue any policy unless the same is signed or countersigned by a resident of this province previously named to the Treasurer as the agent of that company in accordance with section 40 of this Act.

42. Any foreign company which issues a policy not signed or countersigned by a resident of this province, named as agent under section 40 shall be liable to a penalty of not less than two hundred dollars and not more than five hundred dollars for each policy so issued; and failing payment of the said penalty upon the request of the Treasurer its license or certificate of registration shall be cancelled.

43. Where a company fails to make the deposits under this Act at the time required, or where written notice has been served on the Treasurer of an undisputed claim arising from loss insured against in Alberta remaining unpaid for the space of sixty days after being due, or of a disputed claim after tender of a legal valid discharge being unpaid, so that the amount of securities representing the deposit of the company is liable to be reduced by sale of any portion thereof, the license of the company shall *ipso facto* be null and void and shall be deemed to be cancelled as in the twenty-first section of this Act provided; but the license may in the two last mentioned cases be renewed, and the company may again transact business, if within six months after notice to the Treasurer of the company's failure to pay any undisputed claim or the amount of any final judgment as provided in this section, such undisputed claim or final judgment upon or against

the company in Alberta is paid and satisfied, and the company's deposit is no longer liable to be reduced below the amount required by this Act.

#### ADMINISTRATION OF SECURITIES.

44. The securities deposited with the Treasurer shall be subject to administration only in respect of any contract which falls within the second section of this Act, and which further has for its object some property in the province, or property in transit to and from the province, or the life, safety, health, fidelity or insurable interest of some resident of the province, or where the contract itself makes the payment thereunder primarily payable to some resident of the province.

45. Any company shall be liable, upon the application of any creditor or policy-holder, to have its deposits in the hands of the Treasurer, administered in manner hereinafter mentioned upon the failure of the company to pay any undisputed claim arising under any contract within the last preceding section for the space of sixty days after being due, or, if disputed, after final judgment and tender of a legal valid discharge, and (in either case) after notice thereof, to the Treasurer. In the event of such administration, all deposits of the company held by the Treasurer shall be applied *pro rata* towards the payment of all claims duly authenticated against the company, as well as in respect of unearned premiums, such being claims and premiums under the contract aforesaid; and the distribution of the proceeds of such deposits may be made by order of a judge of the Supreme Court of Alberta.

46. In any case where a claim accruing on the occurrence of any event is by the terms of the contract payable on proof of such occurrence without any stipulated delay, the notice required in the last preceding section shall not be given until after the lapse of sixty days from the time when the claim becomes due.

47. Before an application is made to a judge of the Supreme Court of Alberta for the administration of a company's deposit with the Treasurer, at least ten days' notice of the intended application shall be served on the Treasurer; and the notice shall designate the day named for the hearing of the application.

48. Upon granting an order for administration as aforesaid, the court shall appoint a receiver, who may be an officer of the court, who shall forthwith call upon the company to furnish a statement of all its outstanding contracts, being within the second and forty-fourth sections of this Act, and upon all claimants under such contracts to file their claims; and upon the filing of the claims before the receiver the parties interested shall have the right of contestation thereof, and the right of appeal from the decision of the receiver to the court as aforesaid, according to the practice of the court; and in case of any such administration, the claimants aforesaid shall be entitled to claim for a part of the premiums paid, proportionate to the unexpired period of their contracts respectively, and such unearned premiums shall rank, in the distribution of assets, with judgment so obtained and claims accrued and upon the completion of the schedule to be prepared by the receiver of all judgments against the company upon said outstanding contracts, and of all claims for unearned premiums, or for surrender of policies, the court shall cause the securities held by the Treasurer for the company, or any part of them, to be sold in such manner and after such notice and formalities as the court appoints; but all the proceeds thereof after paying expenses incurred, shall be distributed *pro rata* amongst the claimants according to the schedule, and the balance, if any, shall be surrendered by the company. But if any claim arises within the forty-fourth section of this Act, after the statement of the said outstanding contracts has been obtained from the company as hereinbefore provided, and before the final order of the court for the

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distribution of the proceeds of the securities, the holder of such claim upon due proof thereof shall be entitled to share in such distribution.

49. As to any claim arising after the distribution of the proceeds of the securities and as to any balance of claims against the company not fully paid and met by such distribution, the holders of such claims shall not be barred from any recourse they may have against the company.

50. The court, by the order appointing a receiver or by any subsequent order, may authorize the receiver to exercise, in respect of the accounts of the company, all or any of the powers which a judge of the Supreme Court of Alberta would have if he were taking an account of the claims against the said deposit, and every receiver so authorized shall possess the said powers, as well as the powers usually enjoyed by a receiver appointed under an order of the said court.

## SURRENDER OF SECURITIES.

51. Where a company has ceased to transact business in Alberta, and has given written notice to that effect to the Treasurer, it shall reinsure all such outstanding contracts as are within the forty-fourth section of this Act, with some company or companies licensed to do business in Alberta, or obtain a discharge of such contracts; and its securities shall not be delivered to the company until the same is done to the satisfaction of the Treasurer.

52. When a company has ceased to transact business in Alberta after the notice hereby required and its license has in consequence been withdrawn, the company shall pay the losses arising from policies not reinsured or surrendered as if the license had not been withdrawn.

53. Upon making application for securities, the company shall file with the Treasurer a list of all contracts within the forty-fourth section of this Act which have not been reinsured as provided by the fifty-first section of this Act, or have not been discharged; and it shall at the same time publish in The Alberta Gazette a notice that it has applied to the Treasurer for the release of its securities on a certain day, not less than three months after the date of the notice, and calling upon all claimants, contingent or actual, opposing the release, to file their opposition with the Treasurer on or before the day so named; and after that date, if the Treasurer is satisfied that the company has ample assets to meet its liabilities under the forty-fourth section of this Act, all the securities may be released to the company by an order of the Lieutenant Governor in Council, or a sufficient amount of them may be retained to cover the claims filed, and the remainder may be released; and thereafter from time to time, as such opposing claims lapse or proof is adduced that they have been satisfied, further releases may be made on the authority aforesaid.

## CHANGE OF NAME.

54. Where a company incorporated under the provisions of a special or general Act of the Legislature of Alberta is desirous of adopting a name differing from that by which it was incorporated; or where, in the opinion of the Lieutenant Governor in Council, the name by which such company was incorporated may be easily confounded with that of any other existing company, the Lieutenant Governor in Council upon being satisfied that a change of name will not work or effect any improper purpose, may by order in council change the name of the company to some other name to be set forth in the order in council; but no such change of name shall affect the rights or obligations of the company; and all proceedings which might have been commenced or continued by or against the company by its former name may be commenced and continued by or against the company by its new name.

55. The Lieutenant Governor in Council may require the same notice to be given upon any application for such change of name as is required on an application for letters patent under The Alberta Joint Stock Companies Act.

56. Notice of any change of name shall be forthwith inserted by the company in at least one issue of the Alberta Gazette.

#### RECORDS TO BE KEPT IN TREASURY DEPARTMENT.

57. There shall be kept in the office of the Treasurer a record of the several documents filed by every company under this Act, and under the heading of the company shall be entered the securities deposited on its account with the Treasurer, naming in detail the several securities, their par value, and value at which they are received as deposited; and before the issue of a new license, or the renewal of a license to a company, the requirements of the laws shall be complied with by the company, and the statement of its affairs must show that it is in a condition to meet its liabilities; and record of the licenses and certificates of registration as they are issued or renewed shall also be kept in the office of the Treasurer.

#### FEES.

58. Each company shall pay to the Treasurer the following fees:

(a) For recording and filing in the office of the Treasurer the documents required by the seventeenth section of this Act, \$10;

(b) For initial license or certificate of registration to do business or renewal thereof:

(1) \$300 for fire or life insurance;

(2) \$200 for hail, accident and guarantee insurance;

(3) \$100 for mutual insurance;

(4) \$100 for all kinds of insurance not mentioned in this section and mentioned in clauses (b), (c), or (d) of section 6 of this Act:

Provided that for the remainder of the year 1913 only one-half of the fees in the foregoing schedule shall be paid.

#### SERVICE OF PROCESS.

59. After such certified copies and power of attorney are filed as aforesaid, any process in any action, suit or proceeding against the company, in respect of any liabilities incurred in the province, may be served upon its attorney appointed pursuant to the seventeenth section of this Act, and such service shall be deemed to be service on the company; Provided, however, that nothing herein contained shall render invalid service in any other mode in which the company may be lawfully served.

#### PLACE OF PAYMENT OF LIFE POLICY.

60. The moneys payable under any policy of life insurance already issued, or that may hereafter be issued by a company that has already obtained, or may hereafter obtain a license under the provisions of this Act, or any Act, for which this Act is substituted, shall, in all cases, be payable in this province, when the assured resides therein, notwithstanding anything contained in any such policy or the fact that the head office of the company is not within this province.

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## BOOKS TO BE KEPT BY COMPANIES.

61. Each company shall keep such a classification of its contracts and such registers and books of account as may from time to time be directed or authorized by the Treasurer; and if it appears at any time to the Treasurer that such books are not kept in such business-like way as to make at any time a proper showing of the affairs and standing of the company, he shall thereupon nominate a competent accountant to proceed under his directions to audit such books, and to give such instructions as will enable the officers of the company to keep them correctly thereafter, the expense of the accountant to be borne by the company to which he is sent, and shall not exceed ten dollars per day and necessary travelling expenses; the account for such audit and instructions shall be certified and approved by the Treasurer, and thereupon shall be payable forthwith by the company.

62. Where the company has a share or stock capital, the company shall keep a stock register, in which register all the transfers of the stock shall be accurately kept, and it shall at all reasonable times be open to the examination of any shareholder and the Treasurer. The entries in such register shall include the following particulars:

- (a) The register number of the shares transferred;
- (b) The amount of subscribed stock transferred;
- (c) The amount heretofore paid up on said stock;
- (d) The names and address of the transferrer and transferee;
- (e) The date of transfer, and date of confirmation or disallowance by the board of directors.

63. The books and records required to be kept by the two last preceding sections shall include only contracts within the forty-fourth section of this Act.

## ANNUAL STATEMENT.

64. It shall be the duty of the company to prepare annually, on the first day of January or within one month thereafter, a statement of the condition and affairs of the company on the thirty-first day of December then next preceding, exhibiting the assets, liabilities, receipts and expenditures, in such form and with such items and details as shall from year to year be required by the Treasurer and to cause such statement to be deposited in the office of the Treasurer, such statement to be accompanied by a statutory declaration to the effect shown in the form in schedule A to this Act to be made by the president or vice-president and secretary or treasurer.

65. In the case of fire insurance companies other than those transacting purely non-hazardous mutual business, a copy of such summary statement shall be published in a newspaper published in the city, town or district in which the head office of the company is located on or before the fifteenth day of February in every year and proof of publication shall be filed with the superintendent of insurance on or before the fifth day of March next following, in default of which the superintendent shall cause such publication to be made at the expense of the company.

66. Every company licensed under this Act transacting fire or inland marine insurance, or both, shall, in addition to the information required to be given in the statement in this section referred to, include therein a statement showing the total liability of the company, if an Alberta company, in respect of unearned premiums upon all its outstanding unmatured policies, and if not an Alberta company, in respect of unearned premiums upon all its outstanding unmatured policies of insurance upon property in Alberta.

67. Every company shall, when required by the Treasurer, make prompt and explicit answer in reply to any inquiries in relation to its transactions.

## CANCELLATION OR SUSPENSION OF LICENSES.

68. If at any time it appears to the Treasurer that the assets of any company are insufficient to justify its continuance of business or are such that it is unsafe for the public to effect insurance with it, he shall make a special report on the affairs of the company to the Lieutenant Governor in Council; and if, after full consideration of the report and a reasonable time being given to the company to be heard, and if, after such further inquiry and investigation (if any) as the Lieutenant Governor in Council may see fit to make, the Lieutenant Governor in Council concurs in the report of the Treasurer, an order in council may issue, suspending or cancelling the license of the company and prohibiting the company from doing any further business, and thereafter it shall not be lawful for the company to do any further business in Alberta until the suspension or prohibition is removed by the Lieutenant Governor in Council.

69. Notice of the suspension or cancellation of any license and prohibition from doing any further business shall be published in the *Alberta Gazette*; and thereafter any person transacting any business on behalf of the company, except for winding up its affairs, shall be deemed for each offence to be liable to the penalty provided by this Act.

70. The suspension or cancellation or non-renewal of the license of any company, under the Insurance Act of Canada shall *ipso facto* in the respective cases operate as a suspension or cancellation of registry under this Act, without notice from the Treasurer; provided that, if the company's license shall be revived under the Insurance Act of Canada the Treasurer shall, on proof of such revival and payment of the fee hereinbefore provided for, grant said company a new certificate of registration.

## FORFEITURE OF CORPORATE POWERS.

71. The corporate powers of any company, whether incorporated under a special or a general Act of the Legislature of Alberta, shall be forfeited by non-user during any continuous period of four years, ending after the coming into force of this Act, whether commencing before or after such coming into force, or if, after a company had undertaken contracts within the intent of this Act, such company discontinues business for one year, or if its license remains suspended for one year, or if its license is cancelled, otherwise than by mere effluxion of time and is not renewed within the period limited by this Act; and thereupon the company's corporate powers shall *ipso facto* cease and determine, except for the sole purpose of winding up its affairs; and a judge of the Supreme Court of Alberta, upon the petition of the Attorney General or of any person interested, may, by judgment or order, limit the time within which the company shall settle and close its accounts, and may for this specific purpose, or for the purposes of liquidation generally, appoint a receiver.

## LIQUIDATION.

72. When a company purposes to go into voluntary liquidation, at least one month's notice in advance shall be given to the Treasurer; the like notice shall also be published by the company in two consecutive issues of the *Alberta Gazette* and in some newspaper should the Treasurer so require; and the notice shall state the date at which contracts shall cease to be taken by the company, also the name and address of the company's liquidator, or the intention of the company to apply on a stated date for the appointment of a liquidator.

73. At the winding up of a mutual or cash-mutual fire insurance company, after notice has been given as required, by the fifty-first section of this Act, it shall be lawful for the directors of such company to reinsure out of the reserve



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fund the unexpired contracts for which premiums or premium notes have been taken, but such reinsurance shall be effected with some company licensed to transact business in the province and approved by the Treasurer.

74. When any company is wound up, each person contracted with on the cash plan shall be entitled to a refund from the company of the unearned proportion of the cash premium calculated from the date at which the company according to the notice as provided for by this Act, ceased to undertake contracts ; but this shall not destroy or defeat any other remedy such person may have against the company in respect thereof or for any other cause.

75. Every receiver, assignee or liquidator of a company shall, until the affairs of the company are wound up and the accounts are finally closed, within seven days after the close of each month, file with the court or other authority appointing him, and also with the Treasurer, detailed schedules showing in such forms as may be required receipts and expenditures, and also assets and liabilities, and he shall, whenever, by the authority appointing him or by the Treasurer required so to do, exhibit the office books and vouchers, and furnish such other information respecting the company's affairs as may be required ; and any receiver, assignee or liquidator refusing or neglecting to furnish such information shall, for each offence, be subject to a penalty of not less than fifty dollars nor more than two hundred dollars, to be recovered on behalf of His Majesty for the use of the province ; and he shall in addition render himself liable to be dismissed or removed.

## PENALTIES.

76. Any director, officer, agent, employee, or other person who in contravention of the fourth section of this Act undertakes or effects, or agrees or offers to undertake, or solicit, any contract, or collects any premium, on behalf of any company, without the company being licensed or registered under this Act, or if such license or certificate of registration has been suspended or cancelled without renewal or revival thereof, shall be liable to a penalty of two hundred dollars for every such contravention of this Act.

77. Any violation of the sixty-fourth section of this Act shall subject the company violating the same to a penalty of two hundred dollars for every violation, and to an additional sum of one hundred dollars for every month during which the company neglects to file such statutory declarations and statement as are therein required ; if such penalties are not paid, the Lieutenant Governor in Council may order such company's license to be suspended or cancelled, as may be deemed expedient.

78. Any violation of section twenty-four of this Act shall subject the company violating the same to a penalty of \$25 for every such violation, to be recovered on conviction thereof before a justice of the peace. If such penalties are not paid the Lieutenant Governor in Council may order such company's license to be suspended or cancelled, as may be deemed expedient. Any company or any officer or agent of any company, causing any policy, interim receipt, or other insuring documents against fire loss to be printed, published or issued falsely bearing the words 'Licensed under *The Alberta Insurance Act*,' or Registered under *The Alberta Insurance Act*,' as the case may be, or to the like effect shall be liable to a penalty of \$200 for each offence, such penalty to be recovered on conviction before a police magistrate, or two justices of the peace or a judge of any district court.

79. Any penalty imposed by this Act, when recovered, shall belong to the province of Alberta.

80. All penalties imposed by this Act may be recovered by and before any police magistrate or two justices of the peace ; the information or complaint shall be laid or made in writing within one year from the commission of the offence.

81. Except as hereinafter mentioned, it shall be deemed an offence against this Act for any person, firm or corporation to insure or cause to be insured any property whatever, real or personal, situate in, or described in any policy; interim receipt, or insuring document as situate in any part of Alberta against fire loss in any company not licensed or registered under the provisions of *The Alberta Insurance Act*.

82. Any person, firm or corporation, and every officer of or agent or employee or any such person, firm, or corporation having any actual knowledge of the facts, procuring any insurance against fire on any property, real or personal, in Alberta, or described in any policy, interim receipt or insuring document as situate in any part of Alberta, in any company not licensed or registered under *The Alberta Insurance Act*, shall forthwith, and not later than one month from the effecting of any such insurance or of the receipt of any such policy, interim receipt or insuring document issued by or on behalf of such insuring company, whichever shall be first in point of time, notify the Treasurer of the province of Alberta in writing under oath of the terms of such insurance, the company with which such insurance is placed, and the amount of premium paid or payable or premium notes given or to be given, or mutual liability assumed in connection therewith, and shall pay to such Treasurer, for the benefit of the province of Alberta with such notice a sum equal to fifty per cent of the premium paid or payable or premium note given or to be given, or mutual liability assumed, in connection with such insurance and shall be liable in an action brought by or in behalf of the Treasurer for the amount of the said fifty per cent of any such premium.

83. It shall be competent for the Treasurer, or the Lieutenant Governor in Council, on application made by or on behalf of any person, firm, or corporation, to permit contracts of insurance to be made or entered into outside of Alberta, with insurance companies not licensed or registered under the said Act, under such regulations and restrictions as may be deemed expedient and necessary.

84. All sums of money payable to the Treasurer under this Act, or under *The Alberta Insurance Act* or any amendments thereof, shall be recovered by action in the proper court brought in the name of the Treasurer of Alberta, by his name of office.

85. The Lieutenant Governor in Council, whenever he shall deem it expedient, may appoint any one or more qualified persons, not being officers of any other fire insurance company, to examine into the affairs of any fire insurance company doing business in this Province, and it shall be the duty of the officers or agents of any such company to cause its books to be opened for the inspection of the person or persons appointed, and otherwise facilitate such examinations; and for that purpose such person or persons shall have power to examine, under oath, such officers and agents; and whenever it shall appear from such examination that the assets and financial position of such company are such as not to justify the continuance in business of any such company, its license may be cancelled by the Treasurer, and in the case of a company incorporated by or under any statute of this province, the Attorney General may apply in a summary manner, on motion to a judge of the Supreme Court of Alberta, for an order requiring such company to show cause why the business of the company should not be closed; and the court or judge may thereupon proceed to hear the allegations and proofs of the respective parties, and in case it shall appear to the satisfaction of the court or judge that the assets and funds of the company are not sufficient as aforesaid, or that the interests of the public so require, the court or judge may decree a dissolution of said company's affairs and may appoint a receiver to take possession of, collect, and get in the assets and effects of the said company, and may order and direct that the affairs of the said company shall be wound up under the order and direction of the Court, and do all other matters and things necessary or requisite in the premises..



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86. Such receiver shall have full power, under the authority of a judge of the Supreme Court of Alberta, to make all such assessments on the premium notes or undertakings held by the said company as may be necessary to pay its debts and claims against it, as the directors would have authority to make, and the notice of assessment may be given in the same manner as is hereinbefore provided; and the said receiver shall have the like rights and remedies upon and in consequence of the nonpayment of such assessments as are given to the company or the directors thereof, and such receiver may receive a surrender of any policy of said company or cancel any policy in all cases where the directors are authorized to receive the surrender of or cancel policies.

87. The court or any judge by which or whom such receiver is appointed may also, upon his application, examine by a reference or otherwise, as it or he may deem proper, into the proceedings and acts of said company in the two last preceding sections referred to; and if it shall appear upon such examination that the directors or officers of such company, or any of them, have in any manner misapplied or improperly disposed of the funds, property or effects of such company, it shall be lawful for the court or judge to order and decree that such persons as may be found guilty of such misapplication or improper disposition shall pay the amount thereof to such receiver, and to enforce such order or decree by execution or by attachment, or by such process of the court as shall seem expedient.

88. Every company incorporated by the Legislative Assembly of Alberta or licensed or registered under *The Alberta Insurance Act*, or transacting any business of life insurance in this province, shall maintain a reserve for the protection of its policyholders, computed on the basis of the reserve, required under the provisions of *The Insurance Act of Canada*, for the time being in force.

## INSPECTION OF INSURANCE COMPANIES LICENSED BY THE PROVINCE.

89. The Lieutenant Governor in Council may appoint an officer to be called the superintendent of insurance, who shall act under the instructions of the Treasurer, and his duties shall include examining into and reporting to the Treasurer from time to time upon all matters connected with insurance in this province.

90. The salary of the superintendent shall be such sum per annum as the Lieutenant Governor in Council shall from time to time determine; and the Lieutenant Governor in Council may provide from time to time such assistance as may be found necessary, and may appoint a deputy of such superintendent.

91. The superintendent shall keep on file the various documents required by this Act to be filed in his office, and shall keep a record of all licenses issued by the Treasurer and shall personally or by deputy, visit the head or chief office in Alberta of every such company at least once in every year, and shall carefully examine the condition and affairs of each company and report thereon to the Treasurer as to all matters requiring his attention and decision.

92. In order to facilitate the inspection of an insurance company's books and papers, the company may be required by the superintendent, with the approval of the Lieutenant Governor in Council, to produce the said books and papers at the head or chief office of the insurance company in Alberta, or at such other convenient place as the superintendent may direct. The officer or officers of the company who have custody of the books shall be entitled to be paid by the company for the actual expenses of such attendance.

93. The superintendent shall from such examination prepare and lay before the Treasurer an annual report of the condition of every company's business, as ascertained from such inspection, and such report may be published forthwith after the completion thereof.

94. It shall be the duty of the officers or agents of the company to cause their books to be open for the examination of the superintendent, and otherwise to facilitate the examination so far as may be in their power; and the superintendent or his deputy, shall have power to examine under oath any officer or agent of the company relative to its business.

95. It shall also be the duty of the officers and agents of the company to furnish the superintendent, on his request, with full information as to the total liability of the company, if an Alberta company, in respect of unearned premiums upon all outstanding unmatured policies, and if not an Alberta company, in respect of unearned premiums upon all its outstanding unmatured policies of insurance upon property in Alberta.

96. A report of all companies so inspected shall be entered in a book kept for that purpose, with notes and memoranda, showing the condition of each company; and where a special examination has been made, a special written report shall be communicated to the Treasurer, stating the superintendent's opinion of the condition and financial standing of the company, and all other matters desirable to be made known to the Treasurer.

97. Every director, officer, manager, agent, collector, auditor or employee of a company, who, knowingly makes or assists to make any untrue entry in any of the company's books, or who refuses or neglects to make any proper entry therein, or to exhibit the same or to allow the same to be inspected, and extracts to be taken therefrom, shall be guilty of an offence punishable, on summary conviction before any police magistrate or two justices of the peace, by a fine not exceeding fifty dollars, and, in default of payment, by imprisonment for a term not exceeding six months.

98. If it appears to the superintendent that the assets of any company are not sufficient to justify its continuance of business, or that the company is unsafe for the public to effect insurance with, he shall make a special report on the affairs of the company to the Treasurer to that effect.

99. After full consideration of such report and a reasonable time being given to the company to be heard, and if, after such further inquiry and investigation (if any) as he may see proper to make, the Treasurer reports to the Lieutenant Governor in Council that he agrees with the superintendent in the opinion expressed in his report, then, if the Lieutenant Governor in Council also concurs in such opinion, an order in council may issue suspending or cancelling the license of the company, or prohibiting the company from doing any further business, and thereafter it shall not be lawful for the company to do any further business in Alberta until the suspension or prohibition is removed by the Lieutenant Governor in Council.

100. Notice of the suspension or cancelling of any license, or prohibition from doing any further business shall be published in The Alberta Gazette; and thereafter any person transacting any business in behalf of the Company, except for winding up its affairs pursuant to this or any other Act, shall be deemed to have been guilty of an offence punishable on summary conviction before any justice of the peace by a fine not exceeding \$25.00.

101. Wherever the affairs of any insurance company doing business in Alberta appear to require the same, the Superintendent, with the approval of the Lieutenant Governor in Council, may, at the expense of the company, have abstracts prepared of its books and vouchers and a valuation made of the assets and liabilities; and the certificate of the superintendent, approved of by the Treasurer, shall be conclusive as to the expenses to be paid by the company in respect thereof.

102. Neither the superintendent, nor any officer under him, shall be interested as a shareholder, directly or indirectly, in any insurance company.

103. All sums payable under this Act to the Treasurer shall be so paid before the issue of a renewal of the license, and, in any disputed case, the Treas-

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urer's certificate, or approval of an account certified by the superintendent, shall, as to the amount so payable by each or any company, be held to be conclusive.

## IMPAIRMENT OF CAPITAL AND PAYMENT OF DIVIDENDS.

104. Every company licensed to carry on the business of fire insurance or inland marine insurance, or both, shall at all times maintain assets in Alberta at least equal in value to the total of the unearned premiums upon all outstanding unmatured policies upon property in Alberta, calculated *pro rata* for the times unexpired, together with the amount of matured claims for losses in Alberta, and all its other liabilities of every kind in Alberta.

105. No dividend shall be paid by any such company while its paid-up capital is impaired or while its assets are less than the amount required by the next preceding section, nor shall any dividend be paid which would reduce its assets below the said amount or impair its capital.

106. If it appears to the superintendent at any time that the assets of any such company fall below the requirements of section 104 he shall report the fact to the Treasurer, and state whether or not the company appears to him to have paid any dividend in contravention of the last preceding section, and the Treasurer, after a full consideration of the matter and after giving the company a reasonable opportunity to be heard, may either recommend the cancellation of the company's license by the Lieutenant Governor in Council, who may upon such recommendation order the cancellation of the same, or the Treasurer may, upon such terms and conditions as he may deem proper, limit a time within which such company shall make good the deficiency, and upon the company's failure to make good such deficiency within the time so limited, such license shall be cancelled by the Lieutenant Governor in Council upon the report of the Treasurer recommending the same.

107. If at any time it be found that the assets of any such company are less than the amount required by section 104, by an amount equal to twenty per cent or more of the total amount of the said unearned premiums, calculated as aforesaid, or that the company has paid any dividends in contravention of section 105, it shall be the duty of the Treasurer to report the same to the Lieutenant Governor in Council, whereupon the company's license shall be cancelled by order of the Lieutenant Governor in Council.

108. Chapter 7 of 2-3 George V, intituled *The Hail Insurance Act*, is hereby repealed.

109. This Act shall come into force on the first day of July, 1913.

## SCHEDULE.

The following is the schedule referred to in this Act:

*Schedule A.* (Section 64.)

Form of Declaration to accompany the annual statement.

We,                      and                      and                      , of                      Company, do solemnly declare that we are the above described officers of the said Company and that we have each of us individually, the means of verifying the correctness of the statement within contained (or hereunder annexed) of the affairs of the said company; and that, on the                      day of                      last, all the above described assets were the absolute property of the said company, free and clear from any liens or claims thereon, except as above stated, and that the foregoing statement, with the schedules and explanations hereunto annexed and by us

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subscribed, are a full and correct exhibit of all the liabilities, and of the income and expenditure, and of the general conditions and affairs of the said company, on the said day of last, and for the year ending on that day.

And we make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath, and by virtue of *The Canada Evidence Act*.

Declared before me at this day of , A.D. 19 ,

(Signatures).

## 7. PRINCE EDWARD ISLAND LEGISLATION.

### *Statutes of 1912.*

The following Act of incorporation was passed by the Legislature of Prince Edward Island, assented to on the 2nd May, 1912, namely: "An Act to incorporate the Charlottetown Fire Insurance Company, Limited."

The Company has power to insure the owners of dwelling houses, household furniture, machinery, live stock, farm produce, farm buildings and implements, churches, schools, creameries, cheese factories, warehouses, stores and merchandise, and all other buildings and commodities situated in the Province of *Prince Edward Island* against loss through damage of such subjects by fire or lightning, whether the same happens by accident or any other means, except that of design on the part of the insured.

The authorized capital is \$150,000.

The Act in effect provides for the substitution of the Charlottetown Fire Insurance Company, Limited, for the Charlottetown Mutual Fire Insurance Company and vests in the former Company the assets of the latter.

### PROVINCIAL TAXES AND FEES.

Insurance Companies other than Canadian seeking Dominion Licenses frequently make inquiry as to the taxes and fees which they will be required to pay by the various provinces in Canada. As this information is not, so far as I am aware, available in concise form for all the Provinces, I have prepared a summary statement thereof for each Province which is given below. Information is also given in respect to Municipal taxes and city taxes within the various provinces, but in some cases as hereinafter indicated this information is incomplete.

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## ALBERTA.

*Provincial Taxes and Fees.*

The fees payable on registration of insurance companies depend on the capitalization and are as follows:—

For companies with a capitalization not exceeding \$100,000.....	\$ 75 00
Exceeding \$100,000 but not exceeding \$200,000.....	\$ 125 00
Exceeding \$200,000 but not exceeding \$500,000.....	\$ 300 00
Exceeding \$500,000 but not exceeding \$1,000,000.....	\$ 450 00
Exceeding \$1,000,000 but not exceeding \$3,000,000.....	\$ 500 00
For every additional \$1,000,000 or part thereof over \$3,000,000.....	\$ 100 00
Fee for advertising.....	\$ 5 00
Fee to accompany annual statement.....	\$ 5 00

*Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1% thereof. If the premium income is less than \$20,000 and if the company lends money on security and has \$100,000 or more invested in the Province the tax on the premium income is  $\frac{3}{4}$ % and a tax is imposed on income from investments to the extent of  $\frac{1}{2}$ % thereof. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Alberta is not, for the purposes of taxation, deemed to be invested in the province.

*Municipal Taxes.*—None permitted.

## BRITISH COLUMBIA.

*Provincial Taxes and Fees.*

*Registration and filing of documents.*—License fee for fire insurance companies \$250; renewal required. Initial License fee for all other insurance companies \$250; no renewal required. A fee of \$1.00 is required for each document filed.

*Income Tax.*—A tax of 1% of income (all sources) is required from all insurance companies other than fire insurance companies. In the case of fire insurance companies the tax on premium income is 2% thereof, and on income from other sources 1% thereof.

*Municipal Fees.*—No municipal license fees.

## MANITOBA.

*Provincial Taxes and Fees.*

*Registration and filing of documents etc.*—Filing of documents prior to issue of license, \$5. Service of Insurance Inspector acting as attorney for service of process, \$5 annually. Registration—Fire or life companies \$200; accident, guarantee or surety, \$25.

*Income Tax.*—All insurance companies pay a tax of 1% on premium income. In the case of fire insurance companies an additional tax of  $\frac{1}{3}$ % of premium income is required under the "Fire Prevention Act." Income from other sources is not taxed. Income tax calculated as above indicated is paid only to the extent by which it exceeds the amount of the annual registration fee.

*Municipal Taxes.*—No special taxes are charged by municipalities.

## NEW BRUNSWICK.

*Provincial Taxes and Fees.*

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:

*Fire Insurance Companies.*—A tax on premium income of 1% thereof together with an additional sum of \$100.

*Life Insurance Companies.*—An annual tax of \$250.

*Accident and Guarantee Companies.*—A tax on premium income of  $\frac{1}{2}\%$  thereof together with an additional sum of \$25.

*Municipal Taxes.*—Information wanting.

## NOVA SCOTIA.

*Provincial Taxes and Fees.*

No fees are charged for registration or for filing of documents.

*Income Tax.*—The gross premium income is taxed to the extent of 1% thereof. There is no tax on income from other sources.

*Municipal Taxes.*—No special taxes imposed by municipalities.

*City Taxes.*—The City of Halifax imposes a tax of \$200 annually on each Company doing life, fire, marine, accident or guarantee insurance. Information in regard to other cities wanting.

## ONTARIO.

*Provincial Taxes and Fees.*

*Registration and filing of documents:*—application fee \$5; filing power of attorney \$5. Registration \$150.

*Income Tax.*—Life insurance companies are required to pay a tax of 1% of premium income, provided that if the premium income is less than \$20,000, income from loans on policies or on lands in the Province is taxed to the extent of  $\frac{1}{4}\%$  thereof. The premium income of insurance companies other than life is taxed to the extent of  $\frac{2}{3}\%$  thereof. Income from other sources is not taxed.

*Municipal Taxes.*—These taxes vary with the amount of assessment required by the municipality.

## PRINCE EDWARD ISLAND.

*Provincial Taxes and Fees.*

The only requirement imposed on extra provincial insurance companies by the Province is the annual payment of a flat-rate tax depending on the class of business as follows:—namely: Life insurance, \$225; fire insurance, \$150; accident, \$50; guarantee, \$50; and accident and guarantee, \$100.

*City and Municipal Taxes.*

The City of Charlottetown imposes an annual tax as follows: Life, \$100; fire, \$50; guarantee and accident, \$25; and plate glass \$10.

The Town of Summerside imposes an annual tax as follows: Life insurance companies \$50; fire insurance companies \$10.

Information in regard to other towns wanting.

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## QUEBEC.

*Provincial Taxes and fees.*

*Registration and filing of documents.*—Application for registry \$5; filing of charter \$1; filing of power of attorney \$5; certificate of registry \$150 annually.

*Income Tax.*—The premium income of life insurance companies,  $1\frac{3}{4}\%$  thereof but not less than \$400; all other companies, 1% but not less than \$250.

Income other than premium income is not taxed.

*Municipal Taxes.*—Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

## SASKATCHEWAN.

*Provincial Taxes and Fees.*

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely,

For a nominal capital of \$20,000 or less.....	\$ 40
For every \$5,000 or part thereof in excess of the first \$20,000 up to \$100,000.....	5
For every \$10,000 or part thereof after the first \$100,000 up to \$500,000.....	3
For every \$100,000 or part thereof after the first \$500,000 up to \$1,000,000.....	20
For registry of power of attorney.....	5
For filing annual statement a fee of \$5 is charged if the capital stock does not exceed \$50,000; otherwise the fee is \$10.	

*Income Taxes.*—Under the "Corporation Taxation Act, 1907," life insurance companies are required to pay a tax of 1% on premium income; all other companies  $\frac{3}{4}\%$  thereof. If, however, the premium income of any company is less than \$20,000, and if it has invested in Saskatchewan \$100,000 or more the premium income tax is  $\frac{3}{4}\%$  and income from investments in Saskatchewan is taxed to the extent of  $\frac{1}{2}\%$  thereof. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to be money invested in Saskatchewan.

*Municipal taxes.*—There are no special municipal taxes or fees.

## INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

## (1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Statement of the liquidator, John Hyde, as at June 25, 1913.

## ASSETS.

Cash, balance in bank.....	\$ 2,227.96
Shareholders' balances considered good.....	116,624.99
Total assets considered good.....	\$118,852.95



Assets considered doubtful or bad:—

Shareholders' balances.....	\$35,197.78	
Bills receivable.....	20,072.88	
T. A. Temple & Sons.....	37,727.49	
Agencies' and brokers' balances.....	6,597.87	
		\$ 99,596.02

Total assets.....	\$ 218,448.97
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LIABILITIES.

Return premiums unclaimed.....	\$ 91.31
Claims not filed or not admitted but of which the liquidator has notice.....	36,253.22
Total liabilities.....	\$36,344.53

RECEIPTS.

Cash on hand and in Bank, May 31, 1912.....	\$10,852.88
Collected from shareholder.....	1,000.00
Interest on bank account.....	458.84
	\$12,311.72

EXPENDITURES.

Legal advisers of liquidator in full of accounts and costs in cases.....	\$10,048.51
Travelling expenses, Inspectors.....	32.00
Postage, &c.....	3.25
Total.....	\$ 10,083.76
Balance on hand June 25, 1913.....	2,227.96

(2) THE ONTARIO ACCIDENT INSURANCE COMPANY.

Statement of the liquidator, G. T. Clarkson, as at June 1, 1913.

ASSETS.

Funds on deposit with chartered banks.....	\$ 35,287 86
Accounts receivable, no value.....	\$ 4,790 62
Claim against Eastmure Limited, \$50,163.52 less contra 754.10.....	4,409 42
Claims against contributors, nominally \$18,516; valued at.....	600 00
Revision premiums uncollected, all set off against unsettled claims except.....	962 00
Reinsurance on foreign claims.....	1,500 00
Deficiency.....	184,014 51
	\$ 226,773 79

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## LIABILITIES.

*To Canadian Policyholders:—*

Admitted claims.....	\$	55,668	52	
Unsettled claims, estimated liability.....		8,000	00	
	\$	63,668	52	
Less dividends paid on above claims.....		13,201	73	
	\$			50,446 79

*To English and Foreign Policyholders:—*

Admitted claims.....	\$	4,000	00	
Unsettled claims.....		1,636	32	
				5,636 32

*To law cost claims:—*

Admitted claims.....	\$	16,041	99	
Less dividends paid on above claims.....		3,078	95	
				12,963 04

*To ordinary claims:—*

Admitted claims.....	\$	2,570	11	
Unsettled claims.....		3,457	53	
				6,027 64

Total liability to creditors..... \$ 75,073 79

*To shareholders:—*

Capital stock subscribed, 3034 shares of the par value of \$50 each...		151,700	00	
	\$	226,773	79	

## (3) THE EMPIRE ACCIDENT AND SURETY COMPANY.

The London and Western Trusts Company, Limited, furnished the following statement of assets and liabilities as at June 30, 1913 and of receipts and disbursements for the year ending June 30, 1913.

## RECEIPTS.

Interest on bank deposits.....	\$	79	94	
Received from shareholders on account of 5 per cent call.....		18,321	34	
	\$	18,421	34	

## DISBURSEMENTS.

Merchants Bank claim.....	\$	20,432	17	
Printing and supplies.....		31	85	
General creditors' claims.....		952	67	
Costs in connection with collection of 5 per cent call.....		239	95	
	\$	21,656	64	

## ASSETS.

Cash in bank.....	\$	12,008 53
-------------------	----	-----------

## LIABILITIES—Nil.

## SYNOPSIS.

Assets as per last statement.....	\$	15,243 83
Receipts as above.....		18,421 34
	\$	33,665 17
Expenditure.....		21,656 64
Balance, cash in bank June 30, 1913.....	\$	12,008 53

LICENSES RECENTLY ISSUED AND APPLICATIONS FOR LICENSES UNDER  
CONSIDERATION.

Within the past few months numerous applications have been received from insurance companies for licenses to transact business under the Insurance Act, 1910.

Since the beginning of the present calendar year (1913) licenses have been granted to one American company for the transaction of fire insurance; to three Canadian companies, one of which received a license for accident, plate glass and sickness, one for accident and sickness insurance limited to the province of Quebec, and one for hail insurance. One American company was licensed to transact accident and sickness insurance among members of the Independent Order of Oddfellows resident in Canada. One American company which had hitherto been licensed for fire, tornado and hail insurance in five provinces has had its license extended to transact business throughout Canada. Further or supplementary licenses have been issued to two Canadian companies and two American companies previously licensed, for the transaction of additional branches of insurance. One Australian company (Tue Mutual Life and Citizens Assurance Company Limited) received a license for life insurance.

Three other applications for licenses have been received from Canadian companies and three American companies and are under consideration.

The Department is in correspondence with a number of companies, Canadian and foreign, some of which have signified their intention to make formal application for licenses.

LICENSES ISSUED SINCE JANUARY 1, 1913.

<i>Name of Company.</i>	<i>Business for which licensed.</i>
Equitable Fire and Marine Insurance Co.....	Fire.
North American Accident Insurance Company.....	Accident, Sickness and Plate Glass.
Loyal Protective Insurance Company.....	Accident and Sickness members of the I.O.O.F.
Mutual Life and Citizens Assurance Company.....	Life.
Providence Washington Insurance Company.....	Automobile.
Merchants and Employers Guarantee and Accident Company.....	Accident and Sickness in the Province of Quebec.
Northwestern National Insurance Co.....	Fire, Tornado and Hail throughout Canada.

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<i>Name of Company.</i>	<i>Business for which licensed.</i>
Canada Hail Insurance Company.....	Hail.
Canadian Surety Company.....	Guarantee.
British America Assurance Company.....	Hail.
London & Lancashire Guarantee & Accident Com- pany of Canada.....	Automobile.
Home Insurance Company.....	Sprinkler Leakage and Hail.

## COMPANIES WHICH HAVE MADE APPLICATION FOR LICENSE.

<i>Name of Company.</i>	<i>Business for which license is sought.</i>
Imperial Underwriters Corporation of Canada.....	Fire.
Columbia Insurance Co., Jersey City.....	Fire, Automobile and In- land Transportation.
Alberta, Saskatchewan Life Insurance Co.....	Life.
Masonic Protective Association of Worcester.....	Accident and Sickness.
Ridgely Protective Association.....	Accident and Sickness among Oddfellows.
Grand Lodge of the Loyal Order of Moose in the Dominion of Canada.....	Sickness.

COMPANIES WHICH HAVE GIVEN NOTICE OF INTENTION TO APPLY FOR DOMINION  
INCORPORATION.

Western Hospital and Accident Insurance Company, Limited, Regina, Sask.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

*Superintendent of Insurance.*



## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO  
BUSINESS OF FIRE INSURANCE IN CANADA FOR  
THE YEAR 1912, IN ACCORDANCE WITH  
THE INSURANCE ACT, 1910.

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### GENERAL TABLES.

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

## ABSTRACT FOR THE YEAR 1912.

## FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies renewed.	Net amount at risk at date	Net amount of losses incurred during the year.	Net amount paid for losses	Unsettled Claims.	
								Not resisted.	Registered.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	110,673	104,510	215,213	15,396,994	12,972,220	77,161	87,678	3,775	1,000
Anglo-American.....	180,441	130,492	310,933	21,610,991	30,025,841	124,361	121,044	12,974	4,000
British America.....	421,097	239,837	680,934	54,063,360	71,183,124	233,325	221,617	45,635	None.
British Colonial.....	12,615	6,263	18,878	1,700,443	1,204,295	2,061	911	1,150	None.
British Northwestern.....	29,439	22,880	52,319	3,380,004	2,356,180	6,931	4,351	2,000	None.
Canada National.....	121,142	80,655	201,797	13,400,859	9,709,450	28,241	26,437	2,073	None.
Canadian Fire.....	301,017	174,669	475,586	28,664,461	32,291,427	106,915	91,814	48,738	None.
Central Canada Manufacturers.....	50,222	58,973	109,195	9,210,248	4,022,510	40,308	42,753	7,392	None.
Dominion Fire.....	255,742	150,649	406,391	28,034,783	29,788,193	154,191	146,348	7,953	None.
Equity Fire.....	175,830	100,103	275,933	20,317,430	27,543,274	134,515	117,848	21,486	None.
Factories Insurance Co.....	151,976	436,849	588,825	42,331,430	12,732,417	105,538	145,098	20,008	None.
Hudson Bay.....	145,579	107,701	253,280	17,022,660	12,074,817	70,428	71,721	10,215	None.
Liverpool-Mantoba.....	338,806	292,335	581,431	42,378,676	36,554,642	218,987	233,182	12,637	None.
London Mutual.....	423,151	323,230	746,381	69,662,066	71,386,757	209,088	221,185	10,011	None.
Mercantile Fire.....	213,508	58,846	269,354	20,678,078	24,769,545	89,035	91,329	2,856	None.
Montreal-Canada Fire.....	136,535	322,241	458,769	16,465,191	20,667,000	79,437	91,617	10,549	4,000
Mount Royal.....	201,350	110,141	330,691	24,305,449	27,571,068	91,633	93,464	4,000	1,364
North Empire Fire.....	81,485	72,392	153,877	8,732,230	8,583,635	20,884	26,703	3,758	None.
North West Fire.....	84,150	37,184	121,334	8,730,820	8,582,201	42,342	45,871	1,380	1,325
Nova Scotia Fire.....	168,651	206,422	375,073	24,753,906	22,326,468	94,201	84,670	12,997	None.
Occidental Fire.....	152,164	39,131	191,295	8,359,205	9,685,359	64,417	59,250	11,879	None.
Ontario Fire.....	179,616	86,079	265,695	19,021,637	22,821,472	104,538	111,762	7,365	None.
Ottawa Assurance.....	-3,513	24,459	26,946	1,800,317	None.	739	739	None.	None.
Pacific Coast.....	99,441	69,452	169,093	11,923,843	9,045,455	27,064	29,892	2,491	None.
Quebec Fire.....	34,365	251,127	285,492	26,583,805	24,541,541	94,190	84,190	3,190	None.
Rimouski Fire.....	310,998	199,569	510,567	32,783,630	29,512,890	213,997	224,787	27,160	3,350
Sovereign Fire.....	109,347	97,117	206,464	15,626,412	11,252,082	59,076	51,792	9,750	750
Western.....	374,895	414,561	789,456	70,926,247	72,480,450	169,090	192,429	29,381	1,750
Totals for 1912.....	5,063,409	3,707,428	8,770,837	653,582,426	645,012,217	2,602,157	2,731,761	303,793	17,339
Totals for 1911.....	4,727,141	3,579,108	8,306,240	572,066,012	549,604,374	2,509,377	2,519,179	278,063	29,650

\*Including the business of The Manitoba Assurance Company.



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## BRITISH COMPANIES.

Alliance.....	206,684	28,821	235,505	23,510,911	32,980,620	98,328	102,045	4,244	None.
Atlas.....	497,116	69,168	568,284	44,353,141	59,905,450	279,112	294,396	5,502	None.
Caledonian.....	431,217	70,070	501,287	41,512,305	55,194,817	212,888	214,632	8,711	10,000
Commercial Union.....	792,177	142,244	934,421	73,835,530	90,510,717	405,406	414,033	9,190	10,000
Employers' Liability.....	174,606	32,814	207,420	18,931,862	16,065,804	55,678	60,428	4,750	None.
General Accident Fire and Life.....	264,818	47,429	312,247	24,689,106	25,201,808	122,051	132,882	10,854	None.
Guardian.....	827,130	133,481	960,611	68,149,728	86,093,564	510,638	522,783	19,355	4,700
Law Union and Rock.....	212,748	31,527	244,275	21,153,440	25,467,672	110,703	113,957	1,933	None.
Liverpool and London and Globe.....	1,297,207	404,453	1,701,660	137,103,661	160,226,136	749,609	730,921	63,362	752
London and Lancashire Fire.....	614,269	112,799	727,068	59,342,982	74,701,482	250,065	257,397	20,504	None.
London Assurance.....	252,008	53,984	305,992	25,205,794	32,357,090	107,333	107,348	7,839	4,500
North British and Mercantile.....	940,875	138,485	1,079,360	93,203,517	113,539,894	457,510	459,220	34,291	None.
Northern.....	636,980	78,258	715,238	53,383,260	68,346,226	311,264	309,375	28,422	None.
Norwich Union Fire.....	770,887	107,885	878,772	66,029,815	83,113,819	420,121	408,632	38,681	None.
Palatine Insurance Co.....	73,594	19,942	93,536	9,015,516	7,161,632	4,910	3,706	1,205	None.
Phoenix of London.....	996,925	204,786	1,201,711	87,315,146	112,964,582	522,885	546,348	43,815	2,800
Provincial.....	29,382	5,511	34,893	4,906,584	4,394,461	2,964	2,945	19	None.
Royal.....	1,267,798	194,150	1,461,948	120,324,763	172,173,930	727,149	777,085	54,124	None.
Royal Exchange.....	322,085	64,850	386,935	33,692,274	29,638,131	127,897	146,305	1,093	None.
Scottish Union and National.....	349,315	41,869	391,184	33,408,745	44,434,771	135,758	131,473	14,115	None.
Sun Insurance Office.....	422,398	69,248	491,576	37,964,297	51,536,766	228,375	223,253	16,868	None.
Union Assurance Society.....	438,649	107,355	546,024	43,196,791	50,680,522	193,230	214,905	6,407	None.
Yorkshire.....	273,327	41,237	314,564	28,019,153	33,380,203	126,769	134,975	9,076	8,019
Totals for 1912.....	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,070,127	6,161,243	6,319,064	404,310	40,771
Totals for 1911.....	11,205,694	2,150,528	13,356,222	998,101,547	1,269,648,229	6,029,035	6,181,888	541,253	52,634

3 GEORGE V., A. 1913

ABSTRACT FOR THE YEAR 1912—Concluded.

FIRE INSURANCE IN CANADA—AMERICAN AND OTHER COMPANIES.

	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses		Unsettled Claims.	
							\$	\$	Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Aetna Insurance Co.	299,489	35,872	335,352	24,335,689	32,565,170	124,298	118,492	10,440	None.	None.
American Central	65,715	15,303	81,018	4,817,658	4,589,895	12,516	12,066	479	None.	None.
American Insurance Co.	8,915	1,396	10,311	1,094,550	999,150	None.	None.	None.	None.	None.
American Lloyds	13,428	2,125	15,553	3,604,015	3,086,178	1,314	1,314	None.	None.	None.
California Insurance Co.	10,701	4,993	15,694	878,049	691,540	791	791	None.	None.	None.
Connecticut Fire	108,906	43,342	152,248	11,192,835	12,351,702	56,497	52,524	4,771	2,200	2,200
Continental	288,915	59,637	348,552	33,846,579	30,572,294	206,264	214,388	21,117	None.	None.
Fidelity-Phoenix	397,448	90,498	487,946	33,465,583	35,315,245	256,532	251,084	39,550	4,000	4,000
Fireman's Fund	34,737	12,991	47,728	2,759,581	1,756,434	16,715	21,165	159	None.	None.
Fireman's Insurance Co.	44,606	12,891	57,497	4,245,754	3,658,018	3,763	4,362	181	None.	None.
Compagnie d'Assurances Générales	11,953	1,372	13,325	3,537,946	4,653,697	1,073	None.	1,073	None.	None.
German American	413,312	74,119	487,432	39,018,888	42,653,697	210,872	228,011	16,065	None.	None.
Germania Fire	34,574	8,949	43,523	3,273,600	3,038,692	11,866	11,679	4,032	None.	None.
Hartford Fire	887,485	113,522	1,000,007	78,112,795	91,894,273	426,002	442,708	29,984	None.	None.
Home Insurance Co.	368,493	50,732	419,225	32,590,364	37,705,653	191,975	190,747	33,279	None.	None.
Insurance Co. of North America	372,557	98,256	470,813	58,998,876	44,782,024	196,947	195,453	11,280	None.	None.
Insurance Co. of the State of Pa.	161,200	35,617	196,817	11,686,770	9,502,696	67,904	58,400	19,525	None.	None.
Lumber Insurance Co.	147,659	24,331	172,010	8,355,594	6,831,131	66,229	99,625	2,524	None.	None.
National Fire	416,875	86,836	503,711	46,239,327	42,692,919	304,449	261,644	50,511	None.	None.
National Union Fire	156,598	203,636	360,234	15,556,096	13,000,892	92,581	95,778	9,366	None.	None.
Niagara Fire	76,821	34,918	111,739	6,268,199	6,733,701	41,720	34,381	3,472	None.	None.
Northwestern National	10,476	14,262	24,738	2,201,667	1,913,167	5,344	2,858	2,436	None.	None.
Phoenix of Hartford	351,926	86,013	437,939	37,089,105	41,071,642	139,185	154,860	8,710	None.	None.
Providence Washington	119,500	28,267	147,767	12,975,305	9,602,899	29,786	25,209	4,577	None.	None.
Queen of America	577,985	88,225	666,210	51,369,612	71,155,570	281,012	315,079	24,330	10,000	10,000
Springfield Fire and Marine	278,248	57,123	335,371	29,429,199	27,609,163	123,375	116,147	28,731	None.	None.
St. Paul Fire and Marine	189,652	34,137	223,779	15,910,403	16,625,857	97,832	106,011	7,411	None.	None.
L'Union, Paris, France	134,879	24,749	159,628	13,655,292	8,941,690	44,137	41,329	1,936	None.	None.
Westchester Fire	56,239	10,956	67,195	5,783,717	4,938,032	21,392	12,561	10,929	None.	None.
Totals for 1912	6,038,984	1,174,410	7,213,394	572,182,988	609,273,501	3,032,313	3,068,756	346,781	16,200	16,200
Totals for 1911	4,642,420	830,865	5,473,285	417,473,032	460,615,743	2,272,517	2,235,881	364,174	11,000	11,000

## SESSIONAL PAPER No. 8

## RECAPITULATION

Canadian Companies.....	5,063,409	3,707,428	8,770,837	653,582,426	645,012,207	2,602,157	2,731,761	303,793	17,539
British Companies.....	12,092,125	2,200,396	14,292,521	1,148,396,318	1,430,070,127	6,161,243	6,319,064	404,310	40,771
American and other Companies.....	6,038,984	1,174,410	7,213,394	572,182,988	609,273,561	3,032,313	3,068,756	346,781	16,200
Totals for 1912.....	23,194,518	7,082,234	30,276,752	2,374,161,732	2,684,355,895	11,855,713	12,119,581	1,054,884	74,510
Totals for 1911.....	20,575,255	6,560,501	27,135,756	1,987,640,591	2,279,868,346	10,810,929	10,936,948	1,183,490	87,344

## SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

## PREMIUMS RECEIVED.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>Canadian Companies.</i>													
British America.....	113,823	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746
Canada Agricultural.....							131,639	115,897	97,468			167,009	454,896
Canada Fire.....						109,892		44,788	133,625	118,055	141,378	87,041	655,455
Citizens.....							129,893	244,363	136,653			80,718	779,639
Dominion.....										27,175	58,398	70,388	155,871
*London Fire.....	69,702	71,135	78,072	62,897	73,611	74,377	60,335	80,418	96,136	88,441	92,987	106,602	945,651
*National Fire.....								80,098	93,812	69,670	44,046		284,626
Ottawa Agricultural.....							7,917	61,882	86,174				104,861
Provincial.....							217,213	179,236	72,495				1,434,360
Quebec.....	99,913	97,623	171,514	161,158	190,857	244,331	86,424	82,293	80,052	66,012	60,600	62,559	888,531
Royal Canadian.....	72,231	72,725	73,692	77,508	75,169	392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
*Sovereign.....							89,091	92,656	95,117	82,819	63,695	1107,879	740,931
Stadacona.....							183,009	201,429	84,132				490,488
Western.....	154,680	180,730	227,698	262,206	256,798	254,019	252,355	232,431	276,395	270,716	298,935	272,758	2,909,551
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,611	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
<i>British Companies.</i>													
Commercial Union.....	81,800	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,697	1,472,258
Guardian.....	3,156	8,780	17,392	32,947	54,387	51,225	50,905	42,717	51,433	51,813	50,253	62,745	480,753
Imperial.....	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire.....	40,487	31,615	33,561	43,967	68,733	43,097	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177
Liverpool and London and Globe.....	286,398	273,303	263,696	260,292	258,632	219,948	138,480	106,771	129,683	148,024	157,617	155,880	2,398,094
London and Lancashire.....												9,418	9,418
London Assurance.....	55,931	56,496	63,330	67,355	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,451	715,185
North British.....	141,822	168,500	203,724	235,200	309,234	322,516	292,363	265,910	288,943	282,475	262,508	253,871	3,027,365
Northern.....	18,115	25,252	50,682	69,905	72,359	76,397	60,830	59,737	68,709	70,040	68,628	73,175	721,919
Norwich Union.....												20,507	20,507
Phoenix of London.....	86,081	82,643	80,133	108,215	158,403	188,593	162,030	151,223	157,844	171,410	150,898	162,339	1,639,722
Queen.....	94,048	106,016	122,609	136,542	179,562	163,329	160,594	153,273	198,087	195,664	182,042	195,009	1,899,423
Royal.....	241,683	238,451	262,509	315,818	371,045	405,501	361,514	323,450	359,066	343,317	347,150	417,150	4,000,389
Scottish Commercial.....							37,446	46,774	76,932	82,240	80,516	59,421	543,431
Scottish Imperial.....	4,878	22,367	36,133	55,192	59,050	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

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*American Companies.*

Aetna.....	107,835	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural, of Water- town.....		5,431	68,361	73,613	64,641						† 27,27 9	47,290	286,615
Andes.....			31,431										31,431
Hartford.....	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home.....													
Phoenix, of Brooklyn.....							15,506	20,090	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

## RECAPITULATION.

Canadian Companies.....	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,028	13,444,901
British Companies.....	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,387,410	1,827,220	1,994,940	1,899,184	2,048,408	19,837,460
American Companies..	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of risks of the National has not been included.

‡This is exclusive of \$63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

## SUMMARY OF Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869, to 1891, inclusive.

PREMIUMS RECEIVED.													
Totals, for 1869 to 1880.		1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	Totals, from 1869 to 1891.
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>													
British America.....		1,956,746	146,386	127,951	121,071	197,317	207,629	211,555	197,723	203,489	204,476	196,812	3,924,106
Canada Agricultural.....		454,896											454,896
Citizens' Fire.....		655,455	192,894	32,984		195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Dominion.....		779,639	100,873	137,941	181,393	228,265	203,269	206,340	203,727	205,308	190,242	190,242	881,333
Eastern.....		155,871	34,371										155,871
London Mutual Fire.....		945,654	122,189	104,893	110,830	124,324	111,148	118,618	129,882	131,696	131,581	128,367	2,277,728
National Fire.....		284,026											284,026
Ottawa Agricultural.....		1,434,350											1,434,350
Provincial.....		888,531	49,287	49,867	64,434	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Quebec.....		1,553,902	154,585	164,622	193,021	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
Royal Canadian.....		740,931	123,476	102,554	88,443								1,055,404
Sovereign.....		490,488											490,488
Stadacona.....		2,909,551	282,409	312,621	330,548	330,904	331,066	333,010	340,858	333,592	335,190	333,152	6,510,540
Western.....													
Totals.....		13,414,901	1,206,470	1,033,433	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
<i>British Companies.</i>													
Atlas.....													
Caledonian.....				71,047	90,947	88,281	92,531	32,969	45,895	55,945	63,701	58,162	256,672
City of London.....				149,665	171,502	170,338	170,317	105,599	106,886	107,905	103,689	100,936	867,761
Commercial Union.....		1,472,258	277,885	307,967	312,381	302,955	299,911	286,071	286,903	305,078	318,067	339,153	4,823,347
Employers' Liability.....								45,199	48,748	54,574	61,730	68,352	278,603
Fire Insurance Association.....													
Glasgow and London.....			43,296	110,989	134,109	126,497	147,145	127,419	117,721	109,042	113,900	103,367	1,243,401
Guardian.....					1128,261	161,630	205,251	304,578	319,829	311,610	188,574	1,619,733	1,619,733
Imperial.....		480,753	64,915	97,785	143,518	150,313	150,430	102,569	179,807	194,448	195,007	180,565	2,071,205
Lancashire.....		1,469,098	170,186	179,520	205,142	185,778	182,141	185,650	213,440	218,135	211,895	206,524	3,636,871
Liverpool and London.....		1,084,177	197,980	208,539	226,408	208,454	194,767	192,695	212,992	223,197	233,229	254,233	3,466,890
London and Globe.....		2,398,094	157,565	161,962	213,133	207,436	224,050	232,994	253,446	257,022	279,594	287,909	4,868,807
London and Lancashire.....		9,448	30,964	105,197	95,299	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,236,107
London Assurance.....		715,185	62,402	76,959	63,415	60,932	65,956	72,312	75,883	72,673	87,537	90,564	1,510,394
Manchester.....													53,067
National, of Ireland.....				32,528	45,969	54,082	71,432	73,840	73,413	77,053	75,138	74,116	577,571

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North British.....	3,027,350	271,375	272,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	333,018	6,377,004
Northern.....	721,919	45,525	132,259	169,577	183,755	181,260	146,406	134,165	170,111	170,604	179,523	174,364	2,439,608
Norwich Union.....	20,507	32,901	73,067	90,770	92,451	90,155	85,053	86,604	89,800	89,334	93,056	101,378	908,766
Phoenix of London.....	1,639,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,043	3,972,211
Queen.....	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	233,175	262,485	219,742	4,354,694
Royal.....	4,000,389	563,233	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	530,126	9,889,602
Scottish Commercial.....	343,421												343,421
Scottish Imperial.....	535,710	52,072	72,314	12,759									672,855
Scottish Union and Na- tional.....													
Union Assurance So- ciety.....			37,027	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	867,919
United Fire.....											4,717	77,941	82,658
												183,862	
<i>American Companies.</i>													
Etina.....	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural, of Water- town.....	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes.....	31,431												31,431
Connecticut.....							23,321	34,344	42,515	41,952	36,791	36,638	215,561
Hartford.....	976,529	87,616	103,355	131,133	135,368	131,177	124,597	127,371	128,510	128,235	128,084	149,422	2,351,998
Home.....													
Insurance Co. of North America.....													
Phoenix of Brooklyn.....	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phoenix of Hartford.....											45,946	129,904	175,850
Queen, of America.....												42,800	42,800
	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403

## RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies.....	19,837,490	2,353,258	2,908,458	3,178,550	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
American Companies.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals.....	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.





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Law Union and Rock- Liverpool and London and Globe.....	4,868,807	312,472	323,872	330,175	353,996	355,541	352,228	343,981	26,859	50,430	63,830	66,177	207,296
London and Lancashire	1,236,107	190,206	194,053	170,472	181,436	183,260	214,128	209,023	349,264	369,966	399,352	417,774	8,775,428
London Assurance.....	1,510,394	104,306	107,915	118,754	121,353	134,896	128,400	131,713	207,093	220,067	251,142	259,033	3,528,064
Manchester.....	149,376	121,279	118,940	190,006	171,291	180,969	135,416	198,587	219,727	223,674	229,291	261,900	2,187,726
National of Ireland.....	577,571	90,476	100,301	115,078	128,252	131,701	139,859	144,123	150,159	160,054	229,556	268,900	2,235,110
North British.....	6,377,004	380,393	383,663	386,615	392,621	462,927	431,093	431,314	450,855	448,853	505,536	569,743	11,230,017
Northern.....	2,489,608	170,128	172,823	161,571	181,064	192,090	197,622	224,111	238,008	266,345	326,194	360,501	4,999,765
Norwich Union.....	968,766	118,399	142,251	137,557	187,824	213,605	270,587	270,860	279,969	283,292	347,145	396,957	3,627,239
Phoenix of London.....	3,972,211	250,285	260,576	280,526	304,805	319,317	362,427	403,622	502,904	538,801	594,203	705,756	8,475,113
Queen.....	4,354,694												4,354,694
Royal.....	9,889,602	567,387	594,631	568,972	604,224	616,175	600,107	583,200	613,666	639,260	814,149	981,856	17,073,299
Scottish Commercial.....	343,421												343,421
Scottish Imperial.....	672,855												672,855
Scottish Union and National.....	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office.....	82,658	37,131	93,809	127,494	164,509	175,496	181,170	175,819	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Soc. United Fire.....	183,862	173,044	135,047	192,300	213,306	244,384	271,727	248,018	288,232	284,587	301,851	294,872	2,661,580
													718,477
<i>American Companies.</i>													
58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,105,202	5,223,345	5,652,228	5,846,020	6,593,447	6,946,919	117,207,883	
<i>Extra.</i> .....	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,645	176,236	190,952	209,001	4,711,539
Agric. of Watertown.....	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058						1,300,100
American Fire.....													72,325
Andes.....	31,431												31,431
Connecticut.....	2,351,998	33,054	32,509	32,811	38,623	41,253	44,657	51,129	57,215	61,993	53,173	59,090	721,078
Hartford.....		144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven, Home, New York.....													
Ins. Co. of North Amer- ica.....													82,277
Phoenix, of Brooklyn.....	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phoenix, of Hartford.....	676,481	88,426	89,314	89,542	100,185	91,809	59,922	75,132	77,288	120,384	147,379	178,036	1,793,898
Queen, of America.....	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,006	124,755	126,764	139,701	1,960,453
	42,800	271,081	272,214	275,504	282,281	286,057	282,753	290,364	302,828	312,525	415,541	500,755	3,534,703
Grand total.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,986	1,007,948	971,243	1,004,559	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies.....	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,035,793	40,008,565
British Companies.....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,105,202	5,223,345	5,652,228	5,846,020	6,593,447	6,946,919	117,207,883
American Companies.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,986	1,007,948	971,243	1,004,559	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand total.....	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Co.

••Formerly the Fire Insurance Association.

## SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive.

	Totals for 1869 to 1902.	PREMIUMS RECEIVED.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
<i>Canadian Companies.</i>												
Acadia Fire.....	\$			46,136	76,859	85,324	84,584	142,956	155,086	125,526	110,673	827,144
Anglo-American.....		474,234	271,787	286,564	264,515	266,824	270,407	242,605	221,140	218,962	180,441	2,982,342
British America.....		7,030,070	424,684	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	11,758,203
British Colonial.....												12,615
British Northwestern.....											29,439	454,896
Canada Agricultural.....		454,896										881,333
Canada Fire.....		881,333										146,040
Canada National.....										24,898	121,142	2,995,255
Canadian Fire.....		588,206	180,485	205,087	241,438	248,726	227,003	240,633	262,048	281,695	301,017	213,283
Central Canada Manufacturers.....						3,852	23,269	29,674	50,651	55,615	50,222	2,856,961
Citizens.....		2,856,961										190,242
Dominion.....		190,242										1,193,303
Dominion Fire.....						70,698	177,746	199,976	202,390	277,751	255,742	894,194
Eastern.....		894,194										72,143
Eastern Canada Manufacturers.....						3,852	23,269	29,674	15,348			2,131,704
Equity Fire.....		220,201	135,900	182,851	199,876	208,423	205,658	154,570	254,394	242,859	175,830	475,044
Factories Insurance.....									112,043	211,025	151,976	350,321
Hudson Bay Insurance.....									75,689	129,053	145,379	358,896
Liverpool-Manitoba.....												8,541,260
London Mutual Fire.....		4,426,391	392,062	430,190	426,825	382,790	433,080	389,419	425,250	353,881	423,151	1,294,513
Manitoba Assurance.....						150,164	126,691	161,500	298,068	333,578	213,508	2,592,849
Mercantile Fire.....		1,110,484	80,009	92,760	121,277	158,699	164,690	172,111	195,668	186,782	136,535	1,856,930
Montreal-Canada Fire.....				231,025	324,803	267,106	214,847	199,825	180,665	174,738	201,550	201,550
Mount Royal.....												284,026
National Fire.....		284,026										177,663
National Empire Fire.....								8,154	26,842	61,182	81,485	84,150
North West Fire.....												679,049
Nova Scotia Fire.....				32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	413,415
Oceidental Fire.....								68,386	90,410	102,455	152,164	1,173,728
Ontario Fire.....						245,354	227,320	165,371	174,891	180,976	179,616	1,198,769
Ottawa Assurance.....		388,293	190,351	175,239	187,602	3,866	57,290	27,492	10,772	20,366	-3,513	194,861
Ottawa Agricultural.....		194,861										295,093
Pacific Coast Fire.....												1,434,350
Provincial.....								46,985	53,571	64,802	99,441	1,434,350
Quebec.....		1,434,350				149,138	159,117	174,658	198,305	190,816	216,762	3,366,880
Richmond and Drummond.....		2,813,608	93,964	126,742	124,079	92,539	102,893	94,212	-20,418			307,855
					38,629							

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[illegible]

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive—*Con.*

	Totals for 1869 to 1912.	PREMIUMS RECEIVED.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
<i>America and Other Companies.</i>												
<i>Etna.</i> .....	4,711,539	212,034	236,078	255,163	234,767	239,572	232,900	243,822	288,909	268,627	299,480	7,222,981
<i>Agricultural of Watertown.</i> .....	1,309,100											1,309,100
<i>American Central.</i> .....												65,715
<i>American Fire.</i> .....	72,325											72,325
<i>American Insurance Co.</i> .....												8,615
<i>American Lloyds.</i> .....									467	10,490	13,428	24,385
<i>Andes.</i> .....	31,431											31,431
<i>California Insurance Co.</i> .....												10,701
<i>Connecticut Fire.</i> .....	721,078	63,666	73,997	95,886	118,980	140,907	129,507	129,334	135,377	112,371	108,906	1,830,009
<i>Continental.</i> .....									4,177	203,712	288,915	496,804
<i>Fidelity-Phoenix.</i> .....									305,627	373,164	397,448	1,076,239
<i>Fireman's Fund.</i> .....												34,737
<i>Firemen's Insurance Co.</i> .....												44,606
<i>La Compagnie d'Ass. G�n�rales.</i> .....												11,953
<i>German American.</i> .....												413,313
<i>Germania Fire.</i> .....				139,126	160,258	173,808	196,683	176,560	206,710	338,811	413,313	1,805,359
<i>Hartford Fire.</i> .....	4,282,161	249,306	361,430	545,981	606,054	655,510	636,686	716,326	743,476	799,871	887,485	10,484,349
<i>Home, New Haven.</i> .....												368,493
<i>Home Ins. Co., New York.</i> .....	82,277	184,321	280,366	328,482	345,343	354,096	345,068	326,419	407,572	338,553	368,493	3,360,990
<i>Insurance Co., of North America.</i> .....	1,305,758	217,391	246,203	290,547	299,459	342,356	335,271	346,771	364,009	370,592	372,557	4,490,557
<i>Insurance Co., of the State of Pa.</i> .....												161,200
<i>Lumber Insurance Company.</i> .....												147,659
<i>National Fire.</i> .....					35,047	60,772	82,740	108,330	125,188	173,681	147,659	733,417
<i>National Union Fire.</i> .....							12,617	95,180	275,142	300,840	416,875	1,100,654
<i>Niagara Fire.</i> .....												156,598
<i>Northwestern National.</i> .....												292,781
<i>Phoenix, of Brooklyn.</i> .....												76,821
<i>Phoenix, of Hartford.</i> .....												10,476
<i>Providence Washington.</i> .....												3,765,091
<i>Queen, of America.</i> .....												4,199,615
<i>Rochester German.</i> .....												119,500
<i>Springfield Fire.</i> .....												577,985
<i>St. Paul Fire and Marine.</i> .....												9,283,165
												365,253
												747,144
												151,896
												278,248
												197,511
												148,987
												151,663
												710,873









## SESSIONAL PAPER No. 8

Phoenix, of London.....	23, 819	128, 845	37, 226	86, 919	53, 009	81, 752	121, 577	92, 871	72, 313	47, 778	147, 524	53, 408	947, 041
Queen.....	31, 800	56, 251	89, 272	101, 478	99, 558	126, 903	123, 729	135, 038	856, 975	111, 799	115, 064	79, 914	1, 927, 781
Royal.....	124, 328	272, 622	181, 486	147, 269	107, 858	258, 970	293, 758	340, 735	661, 774	179, 462	237, 268	168, 745	3, 034, 275
Scottish Commercial.....	None.	17, 134	18, 127	45, 029	60, 811	60, 035	9, 977	39, 048	14, 247	37, 401	46, 439	29, 617	177, 329
Scottish Imperial.....							33, 830	33, 709	24, 755	33, 491	47, 545	26, 239	400, 765
<i>American Companies.</i>													
Etna.....	579, 416	1, 024, 362	922, 400	1, 136, 167	967, 316	1, 120, 106	1, 299, 612	1, 168, 838	5, 718, 305	880, 571	1, 275, 540	855, 423	16, 948, 076
Agricultural, of Water-town.....	82, 299	111, 235	116, 943	142, 928	182, 368	103, 864	113, 761	62, 622	342, 208	63, 166	87, 139	44, 229	1, 452, 762
Andes.....		100	13, 168	33, 616	28, 204					1, 196	34, 325	33, 327	144, 136
Harford.....			5, 668										5, 668
Hone.....	29, 198	35, 726	76, 681	86, 795	16, 647	39, 719	65, 394	21, 048	167, 200	47, 221	55, 215	31, 988	671, 932
Phoenix, of Brooklyn.....	60, 691												60, 691
							2, 558	15, 719	77, 044	2, 451	5, 626	672	104, 070
	172, 188	147, 061	212, 460	263, 339	227, 219	143, 553	181, 713	99, 389	586, 452	114, 034	182, 305	109, 516	2, 439, 259

\* Formerly the Agricultural Mutual. † Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880—*Concluded.*

RECAPITULATION.

LOSSES PAID.											
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	Total.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canadian Companies...	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,509,048	2,186,162	828,069	9,888,984
British Companies,....	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,269,612	1,168,858	5,718,305	880,571	855,423
American Companies...	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,289	589,452	114,034	16,948,076
											109,516
Grand totals.....	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,205	8,490,919	1,822,674	29,276,269

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	LOSSES PAID.										Totals, for 1860 to 1891.
	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	
<i>Canadian Companies.</i>											
British America.....	1,098,943	128,869	80,711	82,480	92,961	105,210	131,933	139,784	125,029	138,318	147,957
Canada Agricultural.....	290,101	152,074	73,838								
Canada Fire.....	472,221	89,058	119,581	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202
Citizens.....	736,720	54,582	135,613								
Dominion.....	93,673										
Eastern.....											
*London Mutual Fire.....	723,603	94,632	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710
National Fire.....	287,732										
Ottawa Agricultural.....	108,104										
Provincial.....	937,146	392,442	42,338	34,829	39,360	46,033	61,254	57,976	68,702	50,499	75,094
Quebec.....	613,504	142,440	103,328	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102
Royal Canadian.....	1,546,450										
†Sovereign.....	453,479	107,042	78,811	96,884							
Stadacona.....	773,695										
Western.....	1,733,503	175,619	174,478	208,380	138,891	186,436	172,064	175,598	154,988	156,994	216,507
	9,888,934	1,336,758	733,843	762,737	597,189	739,394	764,321	750,448	678,752	736,005	940,734
<i>British Companies.</i>											
Atlas.....											
Caledonian.....											
City of London.....			18,631	67,032	48,046	72,624	71,996	23,873	31,835	45,657	44,945
Commercial Union.....		66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237
Employers' Liability.....	1,167,734	203,594	254,744	237,611	186,827	227,179	206,844	145,737	176,702	151,640	207,527
Fire Insurance Association.....							11,838	30,892	28,567	37,012	43,420
Glasgow and London.....		7,453	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426
				109,609	104,043	144,330	216,999	219,773	269,489	33,100	1,107,345

3 GEORGE V., A. 1913

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the years 1869 to 1891, inclusive—*Concluded.*

Totals. for 1869 to 1880.	LOSSES PAID.											Totals for 1869 to 1891.	
	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.		
<i>British Companies—Con.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Guardian.....	705,617	58,965	45,027	38,740	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,444	2,538,997
Imperial.....	1,411,070	130,320	100,755	92,334	80,292	129,743	95,584	85,557	91,828	101,411	91,773	2,538,997	2,453,651
Lancashire.....	1,017,755	141,313	121,876	124,943	115,642	149,066	93,548	104,728	116,750	136,195	180,579	3,647,633	3,047,633
Liverpool and London and Globe.....	2,204,655	142,155	107,074	109,726	110,677	195,532	159,400	127,360	95,579	106,640	166,644	606,200	606,200
London and Lancashire.	465	9,379	30,537	76,682	64,993	43,218	65,226	42,890	40,284	103,102	71,450	911,475	911,475
London Assurance.....	488,101	24,283	35,707	51,289	46,119	47,855	52,333	28,605	24,178	39,100	33,279	54,225	54,225
Manchester.....				6,472	24,700	38,094	76,134	53,554	43,823	37,437	60,772	391,228	391,228
National, of Ireland.....				168,409	190,535	155,895	186,642	190,752	165,952	199,930	174,988	4,656,555	4,656,555
North British.....	2,543,711	253,794	179,488									101,091	101,091
Northern.....	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	2,078,967	2,078,967
Norwich Union.....	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	521,276	521,276
Phoenix of London.....	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	96,786	88,548	110,291	2,302,618	2,302,618
Queen.....	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	3,325,321	3,325,321
Royal.....	3,034,275	324,667	315,855	418,241	300,084	295,008	267,443	307,772	284,209	227,111	294,526	6,495,567	6,495,567
Scottish Commercial.....	177,329											177,329	177,329
Scottish Imperial.....	400,765	21,821	39,593	21,229								483,408	483,408
Scottish Union and Na- tional.....			8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	352,265	352,265
Union Assurance Socy											1,125	33,275	33,275
United Fire.....												79,965	79,965
	16,948,076	1,669,405	1,768,411	4,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
<i>American Companies.</i>													
Atna.....	1,452,702	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
Agricultural, of Water- town.....	144,136	29,316	20,271	28,965	33,740	38,063	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes.....	5,068						7,704	23,546	23,238	10,117	13,822	13,462	91,889
Connecticut.....													5,068
Hartford.....	671,932	71,227	56,554	71,415	85,534	68,898	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279



SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the years 1869 to 1902, inclusive.

	Totals. for 1869 to 1891.	Losses Paid.											Totals for 1899 to 1912
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	
<i>Canadian Companies.</i>													
Anglo-American	2,408,145	148,511	144,208	148,829	172,857	165,721	176,736	158,025		51,804	82,516	105,206	239,526
British America	290,101									217,077	209,468	100,072	4,272,612
Canada Agricultural	698,133												698,133
Canada Fire													297,861
Canadian Fire							13,665	30,451	19,540	77,916	66,747	59,542	148,235
Citizens	2,258,637	28,521	712										632,901
Dominion	148,255												33,051
Eastern	108,659	119,835	188,314	151,672	64,481								3,018,531
Equity Fire													708,641
London Mutual Fire	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	287,732
Mercantile		82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,253	52,655	47,589	28,076	203,488
National Fire	287,732												108,164
Ottawa Fire										47,615	81,583	71,290	957,146
Ottawa Agricultural	108,164												2,317,629
Provincial	957,146												2,988,940
Quebec	1,531,147	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	736,216
Royal Canadian	2,980,634	8,306											773,695
Sovereign	736,216												59,878
Stadacona													6,283,100
Victoria-Montreal													
Western	3,742,657	226,440	211,456	211,637	272,888	227,781	251,554	185,527	186,800	295,450	274,811	196,287	
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,08	1,009,899	865,214	27,433,310
<i>British Companies.</i>													
Albion Fire Ins. Ass.	843,615	90,724	82,427										1,016,766
Alliance	115,390	177,903											1,421,507
Atlas	186,134	53,611	76,220	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,253,212
Caledonia	578,162	59,888	97,590	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,632	141,318	1,972,456
City of London	354,518	42,637		102,019	93,606	99,723	101,706	95,913	144,855	281,437	215,475	101,992	97,455
Commercial Union	3,404,249	289,795	253,659	241,680	208,272	224,423	255,943	276,608	287,269	300,438	281,721	153,784	6,207,901
Employers' Liability	1,107,345	51,649	53,423										255,801
Glasgow and London	1,727,445												1,167,345
Guardian	1,271,345	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	30,273	4,492,270
Law Union and Rock									3,535	34,025	41,995	13,048	92,603

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Liverpool and London and Globe.....	3,647,633	202,829	281,337	215,783	249,608	204,133	250,826	209,097	280,406	301,809	343,103	187,846	6,383,410
London and Lancashire	906,200	106,277	95,406	108,758	162,375	89,008	105,657	226,586	106,307	195,108	135,574	141,700	2,051,052
London Assurance.....	911,475	47,823	75,179	75,758	107,386	62,386	100,142	156,950	77,269	132,271	113,541	134,530	1,903,322
Manchester.....	54,225	69,519	70,692	148,745	155,536	107,167	149,540	112,863	147,284	321,457	204,759	73,324	1,064,241
National of Ireland.....	391,228	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128,980	120,683	1,479,390
North British.....	4,656,555	200,402	336,358	225,964	240,028	209,793	332,504	272,694	345,245	520,111	354,205	233,388	7,966,547
Northern.....	2,078,967	101,738	121,612	113,862	156,362	123,853	170,389	125,305	158,868	187,078	242,012	100,804	3,629,880
Norwich Union.....	2,301,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	283,017	252,542	176,084	2,317,655
Phoenix of London.....	2,302,618	135,335	165,007	162,357	149,890	138,351	193,552	230,335	318,356	396,234	398,455	242,672	4,833,262
Queen.....	3,323,321												3,323,321
Royal.....	6,495,867	361,616	446,332	402,605	439,127	389,995	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Commercial.....	177,329												177,329
Scottish Imperial.....	483,408												483,408
Scottish Union and National.....													
Sun Insurance Office.....	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	110,597	1,599,301
Union Assurance Society	34,400	7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	163,464	160,533	95,030	1,204,784
United Fire.....	79,965	137,527	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466	549,440
American Companies.....	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,394,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
Extra.....	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural, of Water-town.....	629,558	47,990	43,037	55,666	42,230	36,693	2,104	*	5,207	36,703	25,070		857,278
Andes.....	5,668												66,980
Connecticut Fire.....	91,889	15,990	20,198	13,619	29,408	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Harford.....	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,767,571
Home, New Haven.....	60,691												60,691
Home, New York.....	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	1,794	906,525
Ins. Co. of N. America	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,309	46,329	68,853	97,917	54,700	1,266,664
Phoenix, of Brooklyn.....	82,820	169,316	229,819	145,013	140,955	113,092	120,858	108,471	106,457	90,908	80,225	47,177	1,435,091
Phoenix of Hartford.....	7,994	191,150	171,608	184,851	188,697	169,841	190,539	119,542	185,612	267,054	241,165	213,140	2,101,193
Queen, of America.....													
Grand totals.....	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	689,660	677,725	1,245,975	875,865	562,581	3,217,635

RECAPITULATION.

Canadian Companies.....	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies.....	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,394,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
American Companies.....	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	689,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals.....	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	120,339,586

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.





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Rimouski.....	2,988,950	119,538	148,366	190,191	234,086	227,618	224,787	1,144,586
Royal Canadian.....	736,216	.....	.....	.....	.....	.....	.....	2,088,950
Sovereign.....	.....	.....	.....	.....	.....	.....	.....	736,216
Sovereign Fire.....	.....	514	27,949	45,596	27,389	38,464	51,792	239,320
St. Iacques.....	773,695	.....	.....	.....	.....	.....	.....	773,695
Victoria-Montreal.....	59,878	.....	.....	.....	.....	.....	.....	59,878
Western.....	6,283,100	257,221	319,514	187,788	235,186	197,885	192,429	8,890,982
27,433,310	1,209,678	2,561,475	1,399,065	1,602,131	2,655,226	2,519,179	2,731,761	48,581,432
†Albion Fire Insurance Assoc'n	1,016,766	.....	.....	.....	.....	.....	.....	1,016,766
Alliance.....	1,421,507	556,289	.....	.....	.....	.....	.....	2,736,915
Atlas.....	1,283,212	141,022	488,703	87,904	53,809	106,772	102,045	3,994,137
Caledonian.....	1,972,455	132,790	368,008	227,883	235,995	289,073	294,306	3,926,882
City of London.....	.....	.....	.....	158,152	170,689	250,882	214,632	977,455
Commercial Union.....	6,207,901	559,371	.....	202,418	288,982	696,994	414,033	10,530,485
Employers' Liability.....	255,801	.....	.....	.....	.....	None	60,428	336,606
General Accident, Fire and Life	.....	.....	.....	.....	.....	147,557	132,882	548,007
Glasgow and London.....	.....	.....	.....	.....	4,182	.....	.....	1,107,345
Guardian.....	1,107,345	.....	.....	.....	.....	476,700	522,783	8,139,319
Imperial.....	4,181,342	.....	.....	.....	.....	.....	.....	4,181,342
Lancashire.....	4,492,270	.....	.....	.....	.....	.....	.....	4,492,270
**Law Union and Rock.....	92,603	117,666	.....	.....	.....	.....	.....	853,238
Liverpool & London & Globe.....	6,383,410	273,920	813,101	26,826	49,790	104,259	113,957	12,803,757
London and Lancashire Fire.....	2,051,932	148,788	422,806	430,892	533,102	621,266	730,921	4,402,989
London Assurance.....	1,905,332	78,041	108,649	131,844	108,438	291,884	257,397	2,722,795
Manchester.....	1,664,241	102,460	147,537	54,203	68,347	70,952	89,846	1,914,238
National of Ireland.....	1,479,390	156,895	70,552	.....	.....	.....	.....	1,706,837
North British and Mercantile.....	7,906,547	316,374	741,146	319,025	431,631	458,522	459,290	12,385,318
Northern.....	3,629,880	261,952	555,909	219,090	340,211	289,766	309,375	6,803,189
Norwich Union.....	2,317,655	224,809	434,874	234,299	247,127	321,783	408,652	5,444,570
Polatipe Insurance Co.....	.....	.....	.....	.....	.....	.....	.....	3,706
Phoenix, of London.....	4,833,262	307,293	613,373	319,759	357,723	499,451	532,836	9,449,842
Provincial.....	.....	.....	.....	.....	.....	Non-	2,945	4,647
Queen.....	3,325,321	.....	.....	.....	.....	Non-	.....	3,325,321
Royal.....	11,071,294	497,345	1,379,588	490,421	554,056	686,345	777,085	18,123,004
Royal Exchange.....	.....	.....	.....	.....	.....	87	146,305	212,785
Scottish Commercial.....	177,329	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.....	433,408	.....	.....	.....	.....	.....	.....	483,408
Scottish Union and National.....	1,599,301	172,657	536,796	96,963	85,357	105,622	131,713	3,257,123
Sea Insurance Office.....	1,204,784	131,057	326,955	150,869	218,611	204,228	233,253	3,286,896
Union Assurance Society.....	1,714,466	138,454	405,201	215,580	272,601	210,584	214,905	3,292,500
United Fire.....	549,440	.....	.....	.....	.....	.....	.....	549,440
Yorkshire.....	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	105,338	134,975	133,819,249
79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	6,181,888	6,319,064	133,819,249

British Companies.

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1912, inclusive—*Concluded.*

	Totals. for 1869 to 1902.	LOSSES PAID.										Totals for 1869 to 1912.
		1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	
<i>American and other Companies.</i>		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Et'na.....	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	4,664,034
Agricultural of Watertown.....	857,278											857,278
American Central.....												12,066
American Fire.....	66,980											66,980
American Insurance Co.....												None.
American Lloyds.....									None.	457		1,771
Andes.....	5,668											5,668
California Insurance Co.....												791
Connecticut Fire.....	418,691	48,497	112,941	18,730	30,564	68,302	85,954	77,735	52,519	76,672	52,524	1,044,129
Continental.....									None.	56,862		271,250
Fidelity-Phenix.....												565,665
Fireman's Fund.....									134,484	180,097		251,084
Firemen's Insurance Co.....												21,165
La Compagnie d'Assurances G�n�rales												4,362
German American.....												None.
Germania Fire.....				34,712	48,148	81,223	131,174	87,504	117,980	133,542	298,011	862,294
Hartford Fire.....	2,767,571	102,555	333,098	185,198	239,367	307,852	318,158	300,900	504,325	294,924	442,708	5,706,656
Home, New Haven.....	60,691											60,691
Home Ins. Co., New York.....	1,794	61,651	425,292	159,003	132,325	212,116	188,051	174,798	219,800	188,558	190,747	1,954,138
Insurance Co. of North Amer.	906,525	108,194	302,134	82,456	129,496	168,634	206,853	202,549	130,551	199,962	135,453	2,632,837
Insur. Co. of the State of Pa.												58,460
Lumber Insurance Company					39,105	15,027	54,276	89,689	148,491	110,581	99,625	556,794
National Fire.....							1,105	15,532	164,240	135,614	261,644	578,135
National Union Fire.....										17,610		113,358
Niagara Fire.....												34,381
Northwestern National.....	1,126,664	81,713	241,826	97,903	108,411	183,351	176,132	136,363				2,154,303
Phenix of Brooklyn.....	1,435,091	70,268	144,197	78,663	63,736	69,242	84,448	85,899	133,341	184,187	154,860	2,509,962
Phenix of Hartford.....												25,209
Providence Washington.....												5,447,113
Queen, of America.....	2,101,193	261,401	542,943	244,788	272,219	324,018	430,842	310,093	337,012	337,525	315,079	193,689
Rochester German.....								28,604	57,585			299,506
Springfield Fire.....					12,830	54,677	None.	34,760	63,647	84,952	116,147	343,580
St. Paul Fire and Marine.....							41,543	39,092	72,335	84,580	106,041	

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[illegible]

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. \*\*Formerly the Law Union and Crown.

Formerly the Fire Insurance Association.

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk.

†Including the business of The Manitoba Assurance Company.

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## SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
CANADIAN COMPANIES.	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,609	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,831,162	1,509,018
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,400	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,035	221,756,637	1,069,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	351,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,891,449
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,727,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,423	641,099,996	2,731,761
Totals.....	76,555,581	8,296,636,292	.....	48,581,432
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,905,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,409
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,302,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,684,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,660,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444

\*These returns are imperfect.

## SESSIONAL PAPER No. 8

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
<b>BRITISH COMPANIES—<i>Con.</i></b>				
	\$	\$	\$	\$
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,622	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,634	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,331,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,875,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,213,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,070,127	6,319,064
Totals..	212,554,440	19,451,177,061	.....	133,819,249
<b>AMERICAN AND OTHER COMPANIES.</b>				
1869.....	165,166*	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,760	25,050,427	143,583
1875.....	264,305	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	238,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,946,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941

\*These returns are imperfect.

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SUMMARY of Fire Insurance in Canada for the Years 1869 to 1912, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
AMERICAN AND OTHER COMPANIES— <i>Con.</i>	\$	\$	\$	\$
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907.....	3,130,234	239,440,520	265,401,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,501
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,684	352,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,235,881
1912.....	6,038,984	572,182,988	609,273,561	3,068,756
Totals.....	54,125,749	4,689,115,669	.....	31,214,209

## TOTALS FOR ALL YEARS FROM 1869 TO 1912 INCLUSIVE.

Canadian Companies .....	76,555,581	8,296,636,292	.....	48,581,432
British Companies.....	212,554,440	19,451,177,061	.....	133,819,249
American and Other Companies.....	54,125,749	4,689,115,669	.....	31,214,209
Grand totals .....	343,235,770	32,436,929,022	.....	213,614,890



## SESSIONAL PAPER No. 8

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912.

## ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
In Canada.....	110,673	15,396,994	12,972,230	77,161	87,678	3,775	1,000	Total business December 31, 1912.
In other countries.....	3,281	306,130	253,905	-185	2,515	None.	None.	
Totals.....	113,954	15,703,124	13,226,135	76,976	90,193	3,775	1,000	

## ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada.....	180,441	21,610,961	30,025,841	124,364	121,044	13,974	4,000	Total business December 31, 1912.
In other countries.....	177	450,418	54,822	-2,682	4,444	None.	3,250	
Totals.....	180,618	22,061,379	30,080,663	121,682	125,488	13,974	7,250	

## BRITISH AMERICA ASSURANCE COMPANY.

In Canada.....	421,097	54,603,360	71,183,124	233,235	221,617	45,635	None.	Total business December 31, 1912.
In other countries.....	1,272,373	277,802,577	245,954,645	745,115	743,972	118,818	17,098	
Totals.....	1,693,470	332,405,937	317,137,769	978,350	965,589	164,453	17,098	

## CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	301,017	28,664,461	32,291,427	106,915	91,814	18,738	None.	Total business December 31, 1912.
In other countries.....	7,913	909,525	795,025	3,830	2,830	None.	1,000	
Totals.....	308,930	29,574,386	33,086,452	110,745	94,644	18,738	1,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—Continued.

FACTORIES INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$		\$	
In Canada.....	151,976	42,331,430	12,732,417	105,538	145,698	20,008	None.	Total business December 31, 1912.
In other countries.....	None.	None.	None.	None.	None.	None.	500	
Totals.....	151,976	42,331,430	12,732,417	105,538	145,698	20,008	500	

HUDSON BAY INSURANCE COMPANY.

Fire.....	148,050	17,022,660	12,074,847	70,192	81,786	10,215	None.	Total business December 31, 1912.
Marine.....	249,261	3,888,718	None.	117,449	117,449	None.	None.	
Totals.....	397,320	20,911,378	12,074,847	187,641	199,235	10,215	None.	

LONDON MUTUAL FIRE INSURANCE COMPANY.

In Canada.....	423,151	69,662,966	71,386,757	209,088	221,185	10,011	None.	Total business December 31, 1912.
In other countries.....	3,698	4,504,017	1,541,315	9,647	17,494	2,178	None.	
Totals.....	426,849	74,166,983	72,928,072	218,735	238,679	12,189	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada.....	136,535	16,465,191	20,667,099	79,478	91,617	10,549	4,000	Total business December 31, 1912.
In other countries.....	263	306,251	101,886	4,564	8,225	None.	1,633	
Totals.....	136,798	16,771,442	20,768,985	84,042	99,842	10,549	5,633	

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## MOUNT ROYAL INSURANCE COMPANY.

Fire.....	201,550	24,305,449	27,571,068	91,633 1,795	93,464 1,795	4,000 None.	1,364 None.	Total business De- cember 31, 1912.
Plate Glass.....	3,699							
Totals.....	205,249			93,428	95,259	4,000	1,364	

## NORTH EMPIRE FIRE INSURANCE COMPANY.

In Canada.....	81,435	8,732,239	5,808,635	29,884 None.	26,703 None.	3,758 None.	None. None.	Total business De- cember 31, 1912.
In other countries.....	1,699	142,690	142,690					
Totals.....	83,134	8,874,839	6,011,235	29,884	26,703	3,758	None.	

## NORTH WEST FIRE INSURANCE COMPANY.

In Canada.....	84,150	8,730,820	8,582,204	42,342 6	45,871 6	1,360 None.	1,325 None.	Total business De- cember 31, 1912.
In other countries.....	578	46,650	42,150					
Totals.....	84,728	8,777,470	8,624,354	42,348	45,877	1,360	1,325	

## NOVA SCOTIA FIRE INSURANCE COMPANY.

In Canada.....	168,651	24,753,906	22,326,958	94,291 7	84,670 7	12,997 None.	None. None.	Total business De- cember 31, 1912.
In other countries.....	1,457	365,597	112,882					
Totals.....	170,108	25,119,413	22,439,840	94,298	84,677	12,997	None.	

## OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada.....	152,164	8,359,205	9,635,359	64,417 3,446	59,259 3,446	11,879 None.	None. None.	Total business De- cember 31, 1912.
In other countries.....	6,069	690,665	627,415					
Totals.....	158,233	9,049,870	10,312,774	67,863	62,705	11,879	None.	

**ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—Continued.**

**ONTARIO FIRE INSURANCE COMPANY.**

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Registered.	Registered.	
In Canada.....	\$ 179,616	\$ 19,021,037	\$ 22,821,472	\$ 104,558	\$ 111,762	\$	\$	Total business December 31, 1912.
In other countries.....	4,768	496,283	430,940	6,449	7,213	7,365	None.	
Totals.....	184,384	19,517,320	23,252,412	111,007	118,975	7,615	None.	

**PACIFIC COAST FIRE INSURANCE COMPANY.**

In Canada.....	99,441	11,923,843	9,045,453	27,064	29,892	2,491	None.	Total business December 31, 1912.
In other countries.....	11,465	6,998,012	4,237,606	19,543	25,017	3,579	None.	
Totals.....	110,906	18,921,855	13,283,059	46,607	54,909	6,070	None.	

**LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.**

In Canada.....	310,998	32,783,630	29,512,890	213,997	224,787	27,160	3,350	Total business December 31, 1912.
In other countries.....	31,146	1,530,391	1,013,711	2,863	None.	2,575	500	
Totals.....	342,144	34,314,021	30,526,601	216,860	224,787	29,735	3,850	

**SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.**

In Canada.....	109,547	15,626,412	11,252,082	59,076	51,792	9,750	750	Total business December 31, 1912.
In other countries.....	456,544	55,186,978	28,747,607	359,551	334,814	98,428	None.	
Totals.....	565,891	70,813,390	39,999,689	418,627	386,606	108,178	750	

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## WESTERN ASSURANCE COMPANY.

Fire.....	2,041,439	506,951,490	392,312,875	1,059,343	1,081,647	200,391	8,950	Total bu iness De- cember 31, 1912.
Inland Transportation.....	6,456	28,090,168	172,661	1,290	1,290	None.	None.	
Marine.....	851,002	286,648,980	27,680,390	649,790	647,969	81,602	None.	
Totals.....	2,898,897	821,690,638	420,165,926	1,710,423	1,730,906	281,993	8,950	

## ÆTNA INSURANCE COMPANY.

Fire.....	299,480	24,335,089	32,565,170	124,208	118,492	10,440	None.	In Canada December 31, 1912.
Automobile.....	40,895	2,734,132	1,410,392	23,025	20,628	2,472	1,100	
Totals.....	340,375	27,069,821	33,975,562	147,233	139,120	12,912	1,100	

## UNDERWRITERS AT AMERICAN LLOYDS.

Fire.....	13,428	3,604,015	3,086,178	1,314	1,314	None.	None.	In Canada December 31, 1912.
Sprinkler Leakage.....	13,010	2,410,795	2,178,300	12,894	15,322	45	None.	
Totals.....	26,438	6,014,810	5,264,478	14,208	16,636	45	None.	

## EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire.....	174,606	18,931,862	16,065,804	55,678	60,428	4,750	None.	In Canada December 31, 1912.
Accident.....	113,178	18,155,850	17,443,600	100,958	99,958	8,000	None.	
Employers' Liability.....	746,373	25,798,428	23,798,428	431,902	382,902	205,000	None.	
Guarantee.....	47,169	14,516,357	11,350,537	23,998	16,998	16,000	None.	
Sickness.....	20,051	4,888,500	4,834,000	16,138	15,138	4,000	None.	
Totals.....	1,101,377	82,290,997	73,492,369	628,674	575,424	237,750	None.	

## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire.....	397,448	33,465,583	35,315,245	256,532	251,084	39,350	4,000	In Canada December 31, 1912.
Tornado.....	6,895	1,702,850	1,454,300	710	710	None.	None.	
Totals.....	404,343	35,168,433	36,769,545	257,242	251,794	39,350	4,000	

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—Continued.

FIREMAN'S FUND INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Registered.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	\$
Fire.....	34,737	2,759,581	1,756,434	16,715	21,165	550	None.	{In Canada December 31, 1912.
Inland Transportation.....	2,074	101,711	24,699	54	54	None.	None.	
Automobile.....	28,134	1,852,337	1,031,165	20,339	19,318	1,021	None.	
Totals.....	64,945	4,713,629	2,812,298	37,108	40,537	1,571	None.	

HARTFORD FIRE INSURANCE COMPANY.

Fire.....	887,485	78,112,795	91,894,273	426,002	442,708	29,984	None.	{In Canada December 31, 1912.
Inland Transportation.....	1,551	192,450	None.	None.	None.	None.	None.	
Tornado.....	3,191	624,602	635,892	None.	8,216	None.	None.	
Sprinkler Leakage.....	9,909	1,692,450	2,015,030	8,216	17,940	1,173	None.	
Automobile.....	28,500	1,797,654	1,016,264	18,838	None.	None.	None.	
Totals.....	930,436	82,329,951	95,531,369	453,056	468,864	31,157	None.	

HOME INSURANCE COMPANY.

Fire.....	368,493	22,550,334	37,704,653	191,975	190,747	33,279	None.	{In Canada December 31, 1912.
Automobile.....	25,572	1,368,690	973,897	2,359	6,213	150	None.	
Tornado.....	322	82,000	107,300	None.	None.	None.	None.	
Totals.....	394,387	24,001,024	38,786,850	194,334	196,960	33,429	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire.....	572,557	38,958,876	44,782,024	196,947	195,453	11,280	None.	{In Canada December 31, 1912.
Inland Transportation.....	5,126	1,331,420	165,545	1,159	1,159	None.	None.	
Automobile.....	73,544	4,288,476	3,048,914	31,062	33,882	2,575	None.	
Totals.....	451,227	44,578,772	47,996,483	229,168	230,494	13,855	None.	

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## LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Fire.....	212,748	21,153,440	25,467,672	110,703	113,957	1,933	In Canada December 31, 1912.
Accident.....	18,481	4,060,135	1,397,485	5,293	4,611	1,873	
Employers' Liability.....	43,165	.....	.....	16,678	12,787	7,232	
Sickness.....	8,991	.....	.....	3,792	3,813	1,066	
<b>Totals.....</b>	<b>293,385</b>	<b>.....</b>	<b>.....</b>	<b>136,466</b>	<b>135,168</b>	<b>12,104</b>	<b>None.</b>

## NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire.....	416,875	46,239,327	42,692,919	304,449	261,644	50,511	In Canada December 31, 1912.
Tornado.....	2,229	407,477	356,144	None.	None.	None.	
<b>Totals.....</b>	<b>419,104</b>	<b>46,646,804</b>	<b>43,079,063</b>	<b>304,449</b>	<b>261,644</b>	<b>50,511</b>	<b>None.</b>

## NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Fire.....	156,598	15,556,096	13,060,892	92,581	95,778	3,472	In Canada December 31, 1912.
Tornado.....	1,566	373,225	394,225	80	80	None.	
<b>Totals.....</b>	<b>158,164</b>	<b>15,929,321</b>	<b>13,415,117</b>	<b>92,661</b>	<b>95,858</b>	<b>3,472</b>	<b>None.</b>

## NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE.

Fire.....	10,476	2,201,667	1,913,167	5,344	2,858	2,486	In Canada December 31, 1912.
Tornado.....	686	192,510	178,810	None.	None.	None.	
<b>Totals.....</b>	<b>11,142</b>	<b>2,394,177</b>	<b>2,091,977</b>	<b>5,344</b>	<b>2,858</b>	<b>2,486</b>	<b>None.</b>

## NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire.....	770,887	66,029,815	83,113,819	420,121	408,652	38,681	In Canada December 31, 1913
Accident.....	127	89,500	89,500	None.	None.	None.	
Employers' Liability.....	None.	20,000	20,000	None.	None.	None.	
Sickness.....	94	.....	.....	None.	None.	31	
Plate Glass.....	34	.....	.....	31	None.	None.	None.
<b>Totals.....</b>	<b>771,142</b>	<b>.....</b>	<b>.....</b>	<b>420,152</b>	<b>408,652</b>	<b>38,712</b>	



ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, &c., business done by Companies transacting Fire and Other Classes of Insurance, for 1912—*Concluded*.

QUEEN INSURANCE COMPANY OF AMERICA.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Registered.	Registered.	
Fire.....	\$ 577,985	\$ 51,309,612	\$ 71,155,570	\$ 281,012	\$ 315,079	\$ 24,330	\$ 10,000	In Canada December 31, 1912.
Inland Transportation.....	70	489,675	None.	None.	None.	None.	None.	
Automobile.....	36,365	1,749,124	1,473,925	3,813	2,313	1,300	None.	
Totals.....	614,420	53,008,711	72,629,495	284,825	317,392	25,830	10,000	

ROYAL EXCHANGE ASSURANCE.

Fire.....	322,085	33,602,274	29,038,131	127,897	146,305	1,093	None.	In Canada December 31, 1912.
Accident.....	3,445	1,138,000	1,043,500	315	315	None.	None.	
Employers' Liability.....	4,551	4,420,000	370,000	396	296	100	None.	
Sickness.....	3,051	.....	.....	605	180	425	None.	
Totals.....	333,132	.....	.....	129,213	147,006	1,618	None.	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire.....	349,315	33,408,745	44,434,771	135,758	131,473	14,115	None.	In Canada December 31, 1912.
Tornado.....	116	22,600	22,600	None.	None.	None.	None.	
Totals.....	349,431	33,431,345	44,457,371	135,758	131,473	14,115	None.	

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## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Fire.....	278,248	29,429,199	27,609,163	123,375	116,147	28,731	None.	In Canada, December
Tornado.....	6,097	1,223,300	1,187,140	None.	None.	None.	None.	31, 1912.
Sprinkler Leakage.....	346	29,300	29,500	None.	None.	None.	None.	
Totals.....	284,691	30,681,999	28,825,803	123,375	116,147	28,731	None.	

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire.....	189,652	15,910,403	16,525,857	97,832	106,041	7,441	None.	In Canada, December
Inland Transportation.....	1,094	308,465	40,110	323	170	168	None.	31, 1912.
Tornado.....	925	231,800	240,800	20	None.	20	None.	
Automobile.....	20,783	1,280,210	869,722	2,130	3,129	309	None.	
Totals.....	212,454	17,730,878	17,676,489	100,325	109,340	7,998	None.	

## YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire.....	273,327	28,019,153	33,380,203	126,769	134,975	9,076	8,019	In Canada, December
Live Stock.....	51,223	1,507,157	480,784	39,074	34,771	8,751	3,000	31, 1912.
Accident.....	2,616	704,950	607,700	482	482	None.	None.	
Employers' Liability.....	4,718	510,000	492,447	729	729	None.	None.	
Sickness.....	933	.....	.....	405	405	None.	None.	
Plate Glass.....	1,471	.....	.....	311	311	None.	None.	
Automobile.....	2,637	630,000	390,000	185	185	None.	None.	
Totals.....	336,925	.....	.....	167,955	171,858	17,827	11,019	

STATEMENT of General Fire Assets and Liabilities of British Companies, December 31, 1912.

Companies.	Assets.		LIABILITIES.			Surplus of Assets over Liabilities.	Capital paid up	Reserve of Capital. Uncalled.
	£	£	Unearned Premiums.	Outstanding Losses.	Sundry.	Total Liabilities.	£	£
Alliance.....	4,221,477	795,279		87,117	£	923,479	3,297,998	1,000,000
Atlas.....	1,694,584	649,464		91,914	41,683	961,147	790,386	1,436,000
Caledonian.....	608,773	267,063		37,967	162,590	309,551	279,212	430,000
Commercial Union.....	4,740,570	1,943,223		288,168	24,561	2,841,467	1,899,403	2,655,000
General Accident.....	672,170	95,653		0	610,076	187,772	484,358	750,000
Guardian.....	2,228,652	375,414		98,439	92,119	460,553	1,597,109	1,000,000
Law Union and Rock.....	831,225	144,909		2,162	157,639	620,943	586,082	1,410,000
Liverpool and London and Globe.....	5,079,664	1,842,516		238,866	97,472	2,44,543	2,711,111	2,389,725
London and Lancashire Fire.....	3,771,871	987,100		306,972	287,171	2,308,553	1,791,060	2,377,125
London Assurance.....	1,782,488	408,684		41,619	686,079	1,980,811	1,301,429	448,275
North British.....	6,756,781	1,461,597		197,802	30,756	481,059	4,843,910	2,062,500
Northern Union Fire.....	2,659,541	746,678		123,758	253,472	1,912,871	1,028,972	2,700,000
Palatine.....	1,538,501	693,038		114,422	100,133	1,030,569	716,420	968,000
Provincial.....	2,768,190	842,944		115,813	14,621	822,681	1,032,570	2,787,795
Royal Exchange.....	1,740,029	503,764		80,400	30,961	366,496	402,388	340,000
Royal.....	7,386,357	2,404,687		223,497	93,813	30,542	1,07,117	Nil.
Scottish Union and National.....	1,380,182	432,650		59,094	4,735	665,655	1,083,374	2,502,978
Sun Insurance Office.....	3,552,377	915,588		130,125	766,666	3,434,848	3,031,709	4,051,400
Yorkshire Assurance Society.....	913,416	370,427		63,136	792,479	565,123	2,145,896	2,100,000
Yorkshire.....	804,656	240,698		41,899	159,768	1,205,481	407,716	50,000
Totals.....	55,836,956	16,486,561		2,330,495	120,955	403,562	401,104	924,343
					4,020,618	22,897,674	32,939,252	36,743,141

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and Other Insurance.

CANADIAN COMPANIES—ASSETS—1912.

Companies.	Real Estate	Loans on Real Estate.	Bonds and Debentures.	Stocks.	Agents' Balances and Premiums Outstanding.	Cash on hand and in Banks.	Interest and Rents, Due and Accrued.	Other Assets	Total Assets	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	10,894 00	25,000 00	128,105 00	525,907 20	15,573 54	27,356 88	10 00	34,368 12	773,214 74	Fire.
Anglo-American.....	None	900 00	123,962 17	118,573 54	31,605 75	28,586 87	658 53	26,777 50	331,448 32	"
British America.....	182,484 55	4,200 00	1,354,425 33	136,536 00	204,018 51	102,948 95	22,644 42	15,038 11	2,082,495 90	"
British Colonial.....	None	None	58,153 13	None	32,718 38	34,494 39	3,052 03	3,969 92	102,387 85	"
British Northwestern.....	None	41,683 33	60,000 00	51,000 00	4,137 00	32,168 17	3,734 60	2,400 00	195,123 10	"
Canada National.....	None	825,332 45	55,000 00	73,022 23	16,021 73	73,963 98	20,346 23	10,072 53	1,104,759 15	"
Canadian Fire.....	None	561,938 26	345,000 00	None.	45,204 22	118,095 78	1,072 53	8,746 07	1,080,716 86	"
Central Canada Manufacturers.....	None.	None.	56,160 00	None.	None.	9,131 99	450 00	14,203 46	* 79,945 45	"
Dominion Fire.....	None.	None.	136,160 00	4,872 80	20,057 19	20,892 13	2,380 34	48,413 29	232,755 15	"
Equity Fire.....	None.	233 59	87,342 28	2,062 50	29,218 46	35,592 11	512 50	77,054 65	† 232,016 09	"
Factories Insurance.....	None.	None.	57,918 70	None.	(a) 209,725 33	74,430 88	194 00	55,529 92	397,798 83	"
Hudson Bay.....	92,694 80	94,540 00	62,909 65	2,000 00	37,712 23	96,483 93	3,269 79	14,119 83	403,730 23	Fire and Hail.
Liverpool-Manitoba.....	None.	None.	613,761 00	None.	33,053 36	32,772 20	4,026 87	11,128 93	694,742 36	Fire.
London Mutual.....	93,758 33	54,081 60	283,286 41	40,731 92	31,830 15	86,461 50	4,075 94	95,883 44	690,109 29	"
Manitoba.....	None.	12,000 00	116,365 85	None.	28,101 69	66,341 81	709 42	22,565 82	448,039 45	"
Montreal-Canada Fire.....	None.	None.	119,850 46	380,368 50	29,033 30	20,077 58	917 08	24,126 12	217,719 93	"
Mount Royal.....	None.	108,176 90	65,506 23	34,900 00	26,118 99	18,862 19	3,339 54	88,568 47	606,773 45	Fire and Plate Glass.
North Empire Fire.....	None.	76,350 00	57,215 94	None.	11,978 00	80,412 70	4,673 26	3,677 00	281,164 57	Fire.
North West Fire.....	None.	None.	99,780 99	119,054 44	53,955 66	96,800 90	2,514 84	25,000 00	228,471 48	"
Nova Scotia Fire.....	25,000 00	120,080 05	60,050 00	None.	48,518 13	72,694 02	7,392 55	8,809 69	420,372 48	"
Occidental Fire.....	None.	27,985 00	69,663 80	6,250 00	18,017 56	13,384 42	2,734 46	50,220 93	325,404 28	"
Ottawa Assurance.....	None.	None.	58,451 20	None.	3,370 76	15,876 03	1,818 33	47,015 75	188,256 17	"
Pacific Const.....	75,388 97	175,809 62	404,534 34	33,862 83	9,660 50	77,455 10	14,367 58	15,024 71	129,532 07	"
Quebec Fire.....	81,437 34	None.	231,057 18	144,883 51	31,773 43	102,732 62	4,261 37	None	806,103 65	"
Kimoski.....	25,000 00	None.	95,668 59	None.	27,432 93	133,427 62	771 76	41,131 38	592,482 28	"
Sovereign Fire.....	None.	None.	544,037 80	None.	31,482 93	27,620 71	2,904 60	52,265 51	660,489 86	"
Western.....	141,102 83	None.	1,644,843 94	586,263 30	571,103 25	198,619 63	22,653 76	95,944 93	331,651 65	Fire, Marine and Inland Transportation.
Totals.....	739,620 69	2,159,310 80	7,320,020 30	2,294,862 73	1,670,990 03	1,735,522 13	139,266 83	892,146 08	16,951,739 59	

\*Not including \$158,321.26 premium notes which are treated as contingent assets only.

†In addition to the total assets above shown there are Bills Receivable due from the Metropolitan Fire and Independent Fire Insurance Companies amounting to \$85,627.84, which are unsecured except by premium notes and unpaid capital of these companies and are not admitted by the Department.

‡Not including \$316,745.54 premium notes, which are treated as contingent assets only.

(a) Including the business of the Manitoba Assurance Company.

(a) Including \$122,977.30 unassessed premium notes, the unearned part of which, \$99,970.60, is included in reserve in the liabilities.

TABLE II.—CANADIAN COMPANIES—LIABILITIES—1912.

Companies.	Unsettled. Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.	Excess of Assets over Liabilities excluding Capital Stock.	Capital Stock paid up in cash.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	4,775 40	74,284 18	124,631 51	203,691 09	569,523 65	400,000 00	Fire.
Anglo-American.....	21,224 36	149,080 60	1,681 74	171,986 70	159,461 62	142,760 00	"
British America.....	181,551 33	1,188,990 47	36,947 83	1,407,489 63	675,066 27	41,399,029 79	"
British Colonial.....	1,150 00	10,224 74	984 23	12,358 97	90,028 88	100,000 00	"
British Northwestern.....	2,000 00	18,800 00	1,594 75	22,394 75	172,728 35	150,000 00	"
Canada National.....	2,072 92	80,451 70	17,958 61	100,483 23	1,004,275 92	766,654 92	"
Canadian Fire.....	19,737 82	214,628 15	34,927 41	269,293 38	811,423 48	450,000 00	"
Central Canada Manufacturers.....	7,392 28	18,667 00	25,156 84	51,216 12	28,729 33	c 18,693 35	"
Dominion Fire.....	7,953 35	163,319 43	15,018 39	186,291 17	46,463 98	207,982 00	"
Equity Fire.....	21,486 36	128,179 00	10,689 00	160,354 36	71,661 73	156,197 50	"
Factories Insurance.....	20,503 00	140,282 04	136,044 24	296,534 28	100,964 55	100,000 00	"
Hudson Bay.....	10,215 27	85,404 26	25,388 54	121,008 07	282,722 16	185,930 00	Fire and Hail.
§ Liverpool-Manitoba.....	12,636 65	212,284 74	9,623 91	234,545 30	400,197 06	100,000 00	Fire.
London Mutual.....	12,188 37	286,822 40	78,005 29	377,016 06	313,083 23	17,500 00	"
Mercantile Fire.....	2,856 00	125,886 68	2,600 00	132,342 68	315,716 77	50,000 00	"
Montreal-Canada Fire.....	15,632 43	109,584 81	1,463 73	126,690 97	91,038 96	77,395 00	"
Mount Royal.....	5,363 58	149,207 34	38,615 37	193,276 29	473,497 16	250,000 00	Fire and Plate Glass.
North Empire Fire.....	3,758 31	50,902 50	24,581 05	79,241 86	201,922 71	196,687 85	Fire.

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North West Fire.....	2,685 00	53,270 28	805 64	56,760 92	171,710 56	100,000 00	"
Nova Scotia Fire.....	12,996 98	145,338 25	110,238 28	268,573 51	151,798 98	100,800 00	"
Occidental Fire.....	11,878 56	89,153 30	5,700 06	106,731 92	216,672 36	151,933 00	"
Ontario Fire.....	7,615 45	110,109 89	8,399 54	126,214 88	62,041 29	117,250 00	"
Ottawa Assurance.....	None.	None.	None.	None.	129,532 07	125,000 00	"
Pacific Coast.....	6,060 79	67,802 26	94,324 81	168,286 86	637,816 79	515,529 99	"
Quebec Fire.....	3,189 58	129,962 76	4,739 98	137,892 32	454,242 62	125,000 00	"
Rimouski Fire.....	33,585 15	179,242 76	24,940 17	237,768 08	89,714 20	100,000 00	"
Sovereign Fire.....	108,928 54	216,063 04	111,682 83	436,674 41	223,815 45	506,438 00	"
Western.....	290,943 07	1,567,366 25	37,831 48	1,896,140 80	1,364,390 85	62,484,625 65	Fire, Marine and Inland Transportation.
Totals.....	830,394 55	5,766,578 83	984,575 23	7,581,548 61	9,370,190 98	9,145,607 05	

In December, 1906, the capital stock of this Company, which was formerly \$1,000,000, was further increased by an issue of \$550,000 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at \$1,400,000, of which there had been paid in up to the date of the return \$1,399,029 79.

The capital stock of this Company, which had previously been \$500,000, the whole of which was subscribed and \$125,000 paid thereon, was by chapter 83 of the Statutes of 1904, reduced to \$250,000, the amount paid up remaining unchanged. An additional \$125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to \$500,000. An additional \$250,000 was paid in out of surplus in 1909, making the capital fully paid up.

\$150,000 was paid into the capital stock of this Company during the year 1904, and under the provisions of chapter 110 of the Statutes of 1904 the paid up capital was reduced to \$100,000, the same amount at which it stood at the end of 1903. Further calls received during 1907 bring the paid up capital to \$125,000. The subscribed capital was reduced from \$500,000 to \$250,000. The Company has retired from business.

In December, 1906, preference stock of this Company to the amount of \$500,000 was called in and cancelled, and a new issue of \$1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now \$2,500,000, fully subscribed..

c Deposit capital.

d. Including \$50,000 Conflagration Fund.

f Including the business of The Manitoba Assurance Company.

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TABLE III.—Showing the Assets in Canada of British, American and Other Insurance  
BRITISH COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance.....	March 1, 1892.....	None.	None.	289,883 00
Atlas.....	March 7, 1887.....	None.	None.	372,957 60
Caledonian.....	February, 1883.....	None.	None.	358,275 59
Commercial Union.....	September 11, 1863.....	325,000 00	91,550 00	953,032 35
Employers' Liability.....	1887.....	None.	None.	772,131 43
General Accident Fire and Life.....	July 13, 1908.....	None.	None.	257,970 31
Guardian.....	May 1, 1869.....	393,750 00	None.	692,485 46
Law Union and Rock.....	April 1, 1899.....	12,000 00	8,876,241 23	233,094 49
Liverpool and London and Globe.....	June 4, 1851.....	450,000 00	1,469,800 00	1,140,164 00
London and Lancashire Fire.....	April 1, 1880.....	None.	None.	520,250 95
London Assurance.....	March, 1862.....	None.	None.	204,966 00
North British and Mercantile.....	1862.....	189,000 00	4,086,366 79	2,298,536 25
Northern.....	1867.....	None.	None.	438,117 69
Norwich Union Fire.....	April 1, 1880.....	80,000 00	None.	684,321 14
Palatine Insurance Co.....	March 27, 1912.....	None.	None.	108,761 67
Phoenix of London.....	1804.....	None.	None.	820,423 97
Provincial.....	December 19, 1910.....	None.	None.	100,999 67
Royal.....	1851.....	525,000 00	586,250 00	1,857,879 46
Royal Exchange.....	November 3, 1910.....	75,000 00	21,700 00	256,983 00
Scottish Union and National.....	February 25, 1882.....	None.	706,939 20	312,941 45
Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	415,569 65
Union Assurance Society.....	1890.....	None.	None.	211,237 00
Yorkshire.....	January 16, 1907.....	325,000 00	1,564,400 00	350,721 04
Totals.....		2,420,600 00	17,406,247 27	13,651,703 17

  

AMERICAN AND OTHER COMPANIES—				
Etna Insurance Co.....	1821.....	None.	None.	254,227 14
American Central.....	December 17, 1912.....	None.	None.	86,489 84
American Insurance Co.....	June 28, 1912.....	None.	None.	53,168 33
American Lloyds.....	December 1, 1910.....	None.	None.	75,755 00
California Insurance Co.....	November 18, 1912.....	None.	None.	53,248 00
Connecticut Fire.....	June 28, 1886.....	None.	None.	123,350 00
Continental.....	August 31, 1910.....	None.	None.	253,000 00
Fidelity-Phoenix.....	April 11, 1910.....	None.	None.	325,093 00
Fireman's Fund.....	November 30, 1912.....	None.	None.	86,750 00
Fireman's Insurance Co.....	May 22, 1912.....	None.	None.	51,339 20
Compagnie d'Assurances Générales.....	July 20, 1912.....	None.	None.	94,007 09
German American.....	December 7, 1904.....	None.	None.	275,230 00
Germania Fire.....	January 11, 1912.....	None.	None.	51,000 00
Hartford Fire.....	November, 1836.....	None.	None.	559,761 84
Home Insurance Co.....	January 1, 1902.....	None.	None.	374,246 00
Insurance Co. of North America.....	October 16, 1889.....	None.	None.	324,253 33
Insurance Co. of the State of Penna.....	March 22, 1912.....	None.	None.	52,079 32
Lumber Insurance.....	October 8, 1906.....	None.	None.	96,300 00
National Fire.....	August 3, 1908.....	None.	None.	274,500 00
National Union Fire.....	August 12, 1911.....	None.	None.	63,446 66
Niagara Fire.....	July 19, 1912.....	None.	None.	60,100 00
Northwestern National.....	May 22, 1912.....	None.	None.	52,827 85
Phoenix of Hartford.....	May 20, 1890.....	None.	None.	294,280 00
Providence Washington.....	January 9, 1912.....	None.	None.	100,580 00
Queen, of America.....	November 2, 1891.....	None.	None.	573,710 74
Springfield Fire and Marine.....	November 5, 1908.....	None.	None.	240,980 00
St. Paul Fire and Marine.....	September 14, 1907.....	None.	None.	183,668 75
L'Union, Paris, France.....	April 11, 1911.....	None.	None.	50,662 50
Westchester Fire.....	May 28, 1912.....	None.	None.	60,600 00
Totals.....		None.	None.	5,144,654 59



## SESSIONAL PAPER No. 8

Companies doing business of Fire Insurance or of Fire and Other Classes of in Canada.

## ASSETS IN CANADA—1912.

Stocks.	Agents' Balances and Premiums Outstanding	Cash on hand and in Banks.	Interest and Rents Due and Accrued	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	18,007 86	8,795 65	None	5,000 00	321,686 51	Fire, Accident, Sickness
None.	46,816 52	34,929 94	1,310 50	5,000 00	461,014 56	Fire. [and Guarantee.
None.	30,493 46	34,456 43	None	8,500 00	431,725 48	"
None.	106,430 24	26,172 68	7,477 54	13,292 35	1,522,955 16	"
None.	182,742 36	14,686 34	None	750 00	970,310 13	Fire, Accident, Sickness
None.	29,615 55	37,010 87	4,727 01	5,127 79	334,451 53	Fire. [and Guarantee.
None.	76,490 03	83,509 09	10,851 70	None.	1,257,086 28	"
None.	26,840 36	50,221 02	328,385 25	8,637 48	9,535 419 88	Fire, Accident and Sick-
None.	103,572 47	142,234 23	2,202 61	11,423 47	3,319,397 08	Fire. and Life [ness.
None.	59,997 02	50,124 25	3,026 19	None.	633,398 41	"
None.	34,120 89	11,552 73	None.	5,000 00	255,639 62	" and Life
None.	118,660 54	361,580 31	100,149 09	157,449 11	7,311,742 09	" and Life
None.	47,038 87	43,119 37	None.	14,459 12	542,735 05	"
None.	58,759 71	159,980 64	None.	5,000 00	988,061 49	Fire, Accident, Sickness
None.	19,577 18	11,825 22	None.	1 83	140,165 90	Fire. [and Plate Glass.
None.	31,904 79	29,277 79	13,276 72	15,358 49	910,241 76	"
None.	1,713 98	18,151 61	None.	1,109 00	121,974 26	"
None.	177,711 90	100,732 87	23,906 55	58,673 27	3,330,154 05	" and Life
None.	33,287 26	38,265 02	368 00	8,579 29	437,182 57	Fire, Accident, Sickness
157,533 34	22,264 78	87,596 98	1,763 33	None.	1,289,039 08	and Automobile.
None.	56,395 35	32,789 39	None.	11,212 63	561,817 02	Fire and Tornado.
None.	38,260 33	97,223 88	None.	7,125 34	353,846 55	Fire.
None.	41,446 83	94,580 73	7,736 70	8,500 00	2,392,385 30	Fire, Accident, Sickness,
						Live Stock, Plate Glass.
157,533 34	1,362,148 28	1,568,817 04	505,181 49	350,199 17	37,422,429 76	

## ASSETS IN CANADA—1912.

None.	20,798 30	None.	None.	None.	275,025 44	Fire and Automobile.
None.	10,202 58	None.	1,491 32	None.	98,183 74	Fire and Tornado.
None.	9,107 17	None.	1,119 33	None.	63,394 83	"
None.	4,011 09	None.	1,463 00	None.	81,229 09	Fire and Sprinkler Leakage
None.	3,995 13	None.	1,016 67	None.	58,259 80	Fire.
None.	21,445 48	None.	641 67	None.	145,437 15	"
None.	11,032 65	None.	None.	8,500 00	272,532 65	"
None.	41,102 31	None.	None.	None.	366,195 31	Fire and Tornado.
None.	12,156 51	None.	1,650 00	None.	100,556 51	Fire, Automobile and In-
None.	9,554 15	None.	1,095 46	None.	61,988 81	Fire. [land Transportation
None.	23,418 45	2,349 48	None.	None.	119,775 02	"
None.	46,408 83	22,149 03	5,362 16	None.	349,150 02	"
None.	7,401 69	None.	333 33	None.	58,735 02	"
49,000 00	103,926 69	55,963 72	9,778 35	None.	778,430 60	Fire, Automobile, Inland
						Transportation, Sprink-
None.	27,720 67	None.	None.	None.	401,966 67	ler Leakage and Tornado
None.	32,826 75	114,318 39	2,249 88	None.	473,648 35	Fire, Automobile and In-
129,000 00	12,717 28	None.	483 60	None.	194,280 20	Fire. [and Transportation.
None.	9,928 84	301 71	1,872 50	None.	108,403 05	"
None.	76,485 76	None.	2,864 57	None.	353,850 33	Fire and Tornado.
None.	14,681 89	None.	1,379 44	None.	79,507 99	"
None.	2,886 84	None.	None.	None.	62,986 84	"
None.	6,657 61	None.	968 67	None.	60,454 13	Fire Tornado and Hail.
109,691 00	51,522 61	15,637 87	3,562 47	4,001 08	478,695 03	Fire.
46,500 00	18,136 50	None.	729 99	None.	165,946 49	"
None.	57,653 23	31,732 42	7,403 99	3,000 00	673,500 38	Fire, Automobile and In-
						land Transportation.
171,600 00	33,597 44	None.	3,182 87	None.	449,360 31	Fire, Sprinkler Leakage
						and Tornado.
None.	19,442 25	None.	2,860 67	None.	205,971 67	Fire, Automobile, Inland
						Transportation, and
None.	17,320 13	44,685 59	45 00	5,370 31	118,083 53	Tornado
None.	13,197 08	5,415 97	1,200 00	2,227 35	82,640 40	Fire.
						"
505,791 00	719,335 91	292,554 18	52,754 94	23,098 74	6,738,189 36	

TABLE IV.—Showing the Liabilities in Canada of British, American and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1912.

## BRITISH COMPANIES—LIABILITIES IN CANADA—1912.

Companies.	Unsettled Losses. (Fire)	Reserve of Unearned Pre- miums. (Fire)	Liabilities under Life and other Branches.	Sundry.	Total Liabilities in Canada.	Excess of Assets over Liabilities.		Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$	The Reverse.	
Alliance.....	4,244 00	135,075 37	None.	2,800 55	142,719 92	e	178,965 59	Fire.
Atlas.....	5,502 25	306,765 49	.....	4,000 00	316,267 74	e	144,746 82	Fire.
Caledonian.....	18,710 95	267,137 83	.....	4,192 14	290,040 94	e	141,684 54	Fire.
Commercial Union.....	19,190 34	477,141 96	.....	10,350 82	507,283 12	e	1,015,672 04	Fire.
Employers' Liability.....	4,750 00	86,492 62	611,945 52	1,400 00	704,588 14	e	265,721 99	Fire, Accident, Sickness and Guarantee.
General Accident Fire and Life.	10,804 07	142,579 08	.....	4,249 55	157,632 70	e	176,818 83	Fire.
Guardian.....	24,054 60	470,611 86	.....	7,000 00	501,666 46	e	755,419 82	Fire.
Law Union and Rock.....	1,933 32	134,235 18	31,051 55	2,500 00	169,720 05	e	9,365,699 83	Fire, Accident and Sickness.
Liverpool and London and Globe.....	64,114 11	805,773 90	72,045 00	14,262 13	956,195 14	e	2,363,201 94	Fire and Life.
London and Lancashire Fire.....	20,503 85	378,565 34	.....	9,000 00	408,069 19	e	225,329 22	Fire.
London Assurance.....	12,339 00	161,411 79	13,139 00	5,889 55	192,779 34	e	62,860 28	Fire and Life.
North British and Mercantile.....	34,291 00	573,500 39	399,056 70	26,849 27	1,033,697 36	e	6,278,044 73	Fire and Life.
Northern.....	28,421 75	372,820 86	.....	6,029 70	407,272 31	e	135,463 74	Fire.
Norwich Union Fire.....	38,681 22	448,236 86	752 06	6,491 18	494,161 32	e	493,900 17	Fire, Accident, Sickness and Plate Glass.
Palatine Insurance Co.....	1,204 56	42,552 58	.....	2,873 87	46,631 01	e	93,531 89	Fire.
Phoenix of London.....	46,614 64	611,345 03	.....	7,423 82	665,383 40	e	244,858 27	Fire.
Provincial.....	18 88	13,715 79	.....	8,473 26	22,207 80	e	99,700 37	Fire.
Royal.....	54,124 00	830,907 14	793,466 18	15,632 72	1,634,180 04	e	1,645,180 04	Fire and Life.
Royal Exchange.....	1,092 75	176,694 93	6,822 53	3,438 69	190,068 90	e	247,113 67	Fire, Accident and Sickness.
Scottish Union and National.....	14,115 00	212,723 77	78 15	2,300 00	229,216 92	e	1,050,822 16	Fire and Tornado.
Sun Insurance Office.....	16,868 15	273,086 08	.....	None.	289,951 23	e	271,862 79	Fire.
Union Assurance Society.....	6,407 12	258,921 16	.....	None.	265,328 28	e	38,518 27	Fire.
Yorkshire.....	17,095 00	169,291 96	30,587 54	1,931 74	218,906 24	e	2,173,479 06	Fire, Accident, Sickness, Life Stock, Plate Glass, and Automobile.
Totals.....	445,080 56	7,340,186 92	1,958,944 23	149,759 02	9,893,970 73	e	27,528,459 03	

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AMERICAN AND OTHER COMPANIES—LIABILITIES IN CANADA—1912.

<i>Ætna Insurance Co.</i> .....	10,439 83	175,041 18	17,339 37	3,000 00	205,820 38	e	69,205 06	Fire and Automobile.
<i>American Central</i> .....	479 18	36,302 96	None.	649 12	37,431 26	e	60,752 48	Fire.
<i>American Insurance Co.</i> .....	None.	7,809 18	.....	None.	7,809 18	e	55,585 65	Fire.
<i>American Lloyd's</i> .....	None.	5,679 45	6,794 94	965 59	13,439 98	e	67,789 11	Fire and Sprinkler Leakage.
<i>California Insurance Co.</i> .....	None.	7,220 82	.....	349 10	7,579 92	e	50,679 88	Fire.
<i>Connecticut Fire</i> .....	6,971 03	71,654 41	.....	1,905 00	79,920 41	e	65,516 71	Fire.
<i>Continental</i> .....	21,116 98	147,051 69	.....	5,000 00	173,168 67	e	93,363 98	Fire.
<i>Fidelity-Phenix</i> .....	43,349 68	197,463 88	4,801 31	2,516 13	245,231 00	e	117,964 31	Fire and Tornado.
<i>Fireman's Fund</i> .....	550 00	22,041 81	14,261 88	800 00	37,653 69	e	62,902 82	Fire, Automobile and Inland Transportation.
<i>Firemen's Insurance Co.</i> .....	180 88	27,046 27	.....	1,115 05	28,342 20	e	33,646 61	Fire.
<i>Compagnie d'Assurances Générales</i> .....	1,075 42	18,640 27	.....	5,837 24	25,552 93	e	94,222 09	Fire.
<i>German American</i> .....	16,605 00	223,089 12	.....	1,959 48	241,653 60	e	107,496 42	Fire.
<i>Germania Fire</i> .....	4,031 90	21,186 48	.....	1,581 99	26,800 37	e	31,934 65	Fire.
<i>Hartford Fire</i> .....	29,984 34	480,620 53	21,314 53	9,348 68	541,268 08	e	237,162 52	Fire, Automobile, Inland Transportation, Sprinkler Leakage and Tornado.
<i>Home Insurance Co.</i> .....	33,278 55	195,425 52	10,143 20	3,000 00	241,847 27	e	160,119 40	Fire, Automobile and Tornado.
<i>Insurance Co. of North America</i> .....	11,280 25	212,880 61	32,635 98	2,663 18	259,460 02	e	214,188 33	Fire, Automobile and Inland Transportation.
<i>Insurance Co. of the State of Pennsylvania</i> .....	19,595 08	70,431 59	.....	1,875 55	91,832 22	e	102,447 98	Fire.
<i>Lumber Insurance</i> .....	2,523 75	48,743 66	.....	1,400 40	52,667 41	e	55,735 94	Fire.
<i>National Fire</i> .....	50,510 89	209,929 30	1,666 00	3,859 48	265,366 57	e	87,883 76	Fire and Tornado.
<i>National Union Fire</i> .....	3,471 50	77,326 03	1,163 17	1,849 35	84,010 05	d	4,902 06	Fire and Tornado.
<i>Niagara Fire</i> .....	9,366 21	48,051 28	None.	3,825 48	61,242 97	e	1,743 87	Fire.
<i>Northwestern National</i> .....	2,486 22	14,491 89	749 23	300 00	18,027 34	e	42,426 79	Fire, and Tornado.
<i>Phoenix, of Hartford</i> .....	8,709 51	210,670 45	.....	10,612 87	229,992 83	e	248,702 20	Fire.
<i>Providencia Washington</i> .....	4,577 13	54,608 00	.....	1,348 87	60,534 87	e	105,412 49	Fire.
<i>Queen, of America</i> .....	34,330 00	364,060 42	16,390 50	7,173 74	421,454 66	e	251,545 72	Fire, Automobile and Inland Transportation.
<i>Springfield Fire and Marine</i> .....	28,731 10	137,396 47	4,329 26	2,838 21	173,295 04	e	276,065 27	Fire, Sprinkler Leakage and Tornado.
<i>St. Paul Fire and Marine</i> .....	7,440 60	101,004 90	9,771 20	3,500 00	121,716 70	e	84,254 97	Fire, Automobile, Inland Transportation and Tornado.
<i>L'Union, Paris, France</i> .....	1,935 68	63,647 23	.....	3,293 17	68,876 08	e	49,207 45	Fire.
<i>Westchester Fire</i> .....	10,028 79	34,101 20	.....	1,114 61	45,244 60	e	37,395 80	Fire.
<i>Totals</i> .....	362,979 50	3,283,826 60	141,461 47	83,071 89	3,871,339 46	e	2,866,849 90	

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TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Companies.—Expenditure in Canada of British, American and Other Companies.—INCOME

## INCOME (CASH)

Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry	Total Cash Income	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Acadia Fire.....	113,953 87	30,493 39	743 46	145,190 72	None.
Anglo-American.....	189,618 29	11,472 12	None.	192,090 41	31,932 00
British American.....	1,693,420 68	55,505 75	6,238 23	1,755,164 66	None.
British Colonial.....	12,614 69	2,382 80	(a) 50,000 00	64,997 49	100,000 00
British Northwestern.....	29,438 60	6,610 69	(b) 16,159 00	52,208 29	48,375 00
Canada National.....	121,142 14	53,039 73	(c) 27,249 00	201,430 87	386,610 79
Canadian Fire.....	308,930 75	43,863 89	None.	352,794 64	None.
Central Canada Manufacturers.....	50,221 62	1,544 19	None.	51,765 31	† -6,924 73
Dominion Fire.....	255,742 34	8,147 57	None.	263,889 91	None.
Equity Fire.....	175,829 75	9,694 01	None.	185,523 76	51,775 00
Factories Insurance.....	151,976 08	3,445 48	None.	155,421 56	None.
Hudson Bay.....	397,320 01	12,099 67	†† 27,694 00	437,113 68	35,310 00
†Liverpool-Manitoba.....	358,896 00	26,170 17	None.	385,066 17	None.
London Mutual.....	426,849 47	17,891 02	5,469 57	450,210 06	None.
Mercantile Fire.....	213,507 55	13,968 47	70 12	227,546 14	None.
Montreal-Canada Fire.....	136,798 42	5,902 82	None.	142,701 24	38,697 50
Mount Royal.....	205,249 54	30,186 11	None.	235,435 65	None.
North Empire Fire.....	83,184 26	8,548 30	None.	91,732 56	79,524 90
North West Fire.....	84,727 80	7,160 50	None.	91,888 30	66,040 00
Nova Scotia Fire.....	170,107 61	9,747 71	1,068 58	180,923 90	None.
Occidental Fire.....	158,233 23	10,612 49	None.	168,845 72	16,377 61
Ontario Fire.....	184,383 97	5,124 18	None.	189,508 15	30,475 00
Ottawa Assurance.....	-3,513 23	3,695 86	None.	182 63	None.
Pacific Coast.....	110,906 07	65,424 62	** 41,193 94	217,524 63	86,457 33
Quebec Fire.....	216,762 04	18,517 64	4,969 99	240,249 67	None.
Rimouski Fire.....	342,144 84	5,160 10	605 59	347,910 53	None.
Sovereign Fire.....	565,891 18	23,208 53	None.	589,099 71	2,175 30
Western.....	2,898,897 24	78,711 00	4,529 87	2,982,138 11	None.
Totals.....	9,644,234 81	568,328 81	185,991 35	10,398,554 97	966,825 70

## BRITISH

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire or Life.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Alliance.....	206,684 36	11,023 00	None.	217,707 36	None.
Atlas.....	497,115 62	14,178 27	None.	511,293 89	None.
Caledonian.....	431,217 36	15,914 52	None.	447,131 88	None.
Commercial Union.....	792,177 10	41,707 15	17,265 35	851,149 60	None.
Employers' Liability.....	174,606 22	None.	None.	174,606 22	926,771 45
General Accident Fire and Life.....	264,818 12	12,219 58	24 45	277,062 15	None.
Guardian.....	827,129 78	33,992 64	17,961 14	879,083 56	None.
Law Union and Rock.....	212,748 46	465,127 50	None.	677,875 96	70,637 22
Liverpool and London and Globe.....	1,297,206 69	114,454 29	22,953 28	1,434,614 26	None.
London and Lancashire Fire.....	614,269 06	22,748 46	None.	637,017 52	None.
London Assurance.....	252,008 12	8,383 32	None.	260,391 44	None.
North British and Mercantile.....	940,874 59	303,499 00	7,374 07	1,251,747 66	None.
Northern.....	636,979 55	17,676 46	None.	654,656 01	None.
Norwich Union Fire.....	770,886 56	27,892 48	4,370 05	803,149 09	255 49
Palatine Insurance Co.....	73,593 75	2,668 16	None.	76,261 91	None.
Phoenix of London.....	996,925 12	34,088 41	None.	1,031,013 53	None.
Provincial.....	29,381 88	187 46	589 06	30,158 40	None.

\* Including \$7,404 83, share of profits paid to employees. † Deposit capital returned. †† Including the stock. \*\* Including \$39,538.14 received for premium on capital stock. (a) Premium on capital stock.

## SESSIONAL PAPER No. 8

panies doing Fire, Marine and Other Insurance, and the Cash Income and panies transacting the business of Fire and Other Insurance.

AND EXPENDITURE, 1912.

## EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	<i>e</i> Excess of Premiums over Losses paid. — <i>d</i> The Reverse	<i>e</i> Excess of Income over Expenditure. — <i>d</i> The Reverse	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
90,193 44	51,534 76	24,000 00	165,728 20	<i>e</i> 23,760 43	<i>d</i> 20,537 48	Fire.
125,487 71	78,663 54	None.	204,151 25	<i>e</i> 55,130 58	<i>d</i> 12,060 84	"
968,074 51	711,629 35	57,755 75	1,737,459 61	<i>e</i> 725,346 17	<i>e</i> 17,705 05	"
910 75	71,410 37	None.	72,321 12	<i>e</i> 11,703 94	<i>d</i> 7,323 63	"
4,930 52	23,893 70	None.	28,824 22	<i>c</i> 24,508 08	<i>e</i> 23,384 07	"
26,496 52	103,548 89	None.	150,045 41	<i>e</i> 94,645 62	<i>e</i> 71,385 46	"
94,644 79	*89,444 16	50,000 00	234,088 95	<i>e</i> 214,285 96	<i>e</i> 118,705 69	"
42,782 67	4,543 97	None.	47,326 64	<i>e</i> 7,438 95	<i>e</i> 4,439 17	"
146,347 87	96,954 55	None.	243,302 42	<i>e</i> 109,394 47	<i>e</i> 20,587 49	"
117,848 24	101,951 64	None.	219,799 88	<i>e</i> 57,981 51	<i>d</i> 34,276 12	"
145,697 80	46,789 13	None.	192,486 93	<i>e</i> 6,278 28	<i>d</i> 37,065 37	"
199,235 57	171,606 99	12,148 07	383,034 63	<i>e</i> 198,084 44	<i>e</i> 54,079 05	Fire and Hail.
233,182 30	122,843 77	None.	356,026 07	<i>e</i> 125,713 70	<i>e</i> 29,040 10	Fire.
238,678 44	176,231 60	None.	414,910 04	<i>e</i> 188,171 03	<i>e</i> 35,300 02	"
91,329 01	68,946 54	27,500 00	187,775 55	<i>e</i> 122,178 54	<i>e</i> 39,770 59	"
99,841 20	69,729 90	None.	169,571 10	<i>e</i> 36,957 22	<i>d</i> 26,869 86	"
95,259 29	75,182 65	20,000 00	190,441 94	<i>e</i> 109,990 25	<i>e</i> 44,993 71	Fire and Plate Glass.
26,702 83	26,679 31	26,591 30	79,973 44	<i>e</i> 56,481 43	<i>e</i> 11,759 12	Fire.
45,876 88	38,090 28	16,040 00	100,007 16	<i>e</i> 38,850 92	<i>d</i> 8,113 86	"
84,677 36	69,260 67	6,048 00	159,986 03	<i>e</i> 85,430 25	<i>e</i> 20,937 87	"
62,704 60	73,156 20	13,893 69	149,754 49	<i>e</i> 95,528 63	<i>e</i> 19,091 23	"
118,974 71	85,011 26	None.	203,985 97	<i>e</i> 65,409 26	<i>d</i> 14,477 82	"
739 01	3,297 68	None.	4,036 69	<i>d</i> 4,252 24	<i>d</i> 3,854 06	"
54,908 76	52,481 21	51,059 98	158,449 95	<i>e</i> 55,997 31	<i>e</i> 59,074 68	"
94,189 81	70,993 65	37,500 00	202,683 46	<i>e</i> 122,572 23	<i>e</i> 37,566 21	"
224,787 04	127,358 74	None.	352,145 78	<i>e</i> 117,357 80	<i>d</i> 4,235 25	"
386,606 34	258,241 10	None.	644,847 44	<i>e</i> 179,284 84	<i>d</i> 55,747 73	"
1,730,905 40	1,038,145 08	105,000 00	2,874,050 48	<i>e</i> 1,167,991 84	<i>e</i> 108,087 63	Fire, Marine and In-land Transportation.
5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	<i>e</i> 4,092,221 44	<i>e</i> 491,340 12	

## COMPANIES.

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	<i>e</i> Excess of Premiums over Losses paid. (Fire.) — <i>d</i> The Reverse	<i>e</i> Excess of Income over Expenditure. (Fire.) — <i>d</i> The Reverse	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
102,044 98	69,637 40	171,682 38	.....	<i>e</i> 104,639 38	<i>e</i> 46,024 98	Fire.
294,396 06	158,265 05	452,661 11	.....	<i>e</i> 202,719 56	<i>e</i> 58,632 78	"
214,632 11	132,040 04	346,672 15	.....	<i>e</i> 216,585 25	<i>e</i> 100,459 73	"
414,032 85	248,086 40	662,119 25	.....	<i>e</i> 378,144 25	<i>e</i> 189,030 85	"
60,423 32	56,853 31	117,281 63	802,825 47	<i>e</i> 114,177 90	<i>e</i> 57,324 59	Fire, Accident, Sick-ness and Guarantee.
132,882 39	84,032 47	216,914 86	.....	<i>e</i> 131,935 73	<i>e</i> 60,147 29	Fire.
522,783 12	243,441 85	766,224 97	.....	<i>e</i> 304,346 66	<i>e</i> 112,858 59	"
113,956 75	67,623 95	181,580 70	49,630 65	<i>e</i> 98,791 71	<i>e</i> 496,295 26	Fire, Acc't & Sick-ness.
730,920 88	389,224 52	1,120,145 40	.....	<i>e</i> 566,285 81	<i>e</i> 314,468 86	Fire.
257,397 08	194,645 26	452,042 34	.....	<i>e</i> 356,871 98	<i>e</i> 184,975 18	"
107,348 35	88,753 23	196,101 58	.....	<i>e</i> 144,659 77	<i>e</i> 64,289 86	"
459,220 09	280,668 43	739,888 52	.....	<i>e</i> 481,654 50	<i>e</i> 511,859 14	"
309,374 77	189,765 91	499,140 68	.....	<i>e</i> 327,604 78	<i>e</i> 155,515 33	"
408,652 21	243,704 24	652,356 45	3,939 78	<i>e</i> 362,234 35	<i>e</i> 150,792 64	Fire, Accident, Sick-ness and Plate Glass.
3,705 87	31,807 21	35,513 08	.....	<i>e</i> 69,837 88	<i>e</i> 40,748 83	Fire.
546,347 52	303,651 43	849,998 95	.....	<i>e</i> 450,577 60	<i>e</i> 181,014 58	"
2,945 23	6,369 90	9,315 13	.....	<i>e</i> 26,436 65	<i>e</i> 20,843 27	"

business of The Manitoba Assurance Company.

††Including \$23,990 received for premium on capital

(b) Premium on capital stock.

(c) Including \$27,214 for premium on capital stock.

3 GEORGE V., A. 1913

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Companies in Canada of British, American and Other Companies

BRITISH COM

INCOME (CASH).

Companies.	Net Cash for Premiums. (Fire.)	Interest and Dividends on Stock, &c.	Sundry. (Fire.)	Total Cash Income. (Fire.)	Income from Branches other than Fire or Life.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Royal.....	1,267,798 20	74,691 82	21,830 73	1,364,320 77	
Royal Exchange.....	322,085 13	13,332 93	5,407 34	340,825 40	11,047 50
Scottish Union and National.....	349,314 72	195,976 48	None.	545,291 20	115 50
Sun Insurance Office.....	422,328 39	718 73	2,781 12	425,828 24	
Union Assurance Society.....	438,648 95	921 20	None.	439,570 15	
Yorkshire.....	273,327 01	72,270 13	21,606 31	367,203 45	63,598 11
Totals.....	12,092,124 74	1,483,671 99	122,162 90	13,697,959 63	1,072,425 27

AMERICAN AND

Aetna Insurance Co. ....	299,450 04	10,261 70	None.	309,711 74	40,894 66
American Central.....	65,715 05	40 00	None.	66,115 05	
American Insurance Co.....	8,614 61	1,119 30	None.	9,733 91	
American Lloyds.....	13,428 30	1,521 52	None.	4,949 82	14,414 89
California Insurance Co.....	10,701 30	None.	None.	10,701 30	
Connecticut.....	108,906 16	4,375 00	None.	113,281 16	
Continental.....	288,915 30	5,120 00	None.	294,035 30	
Fidelity-Phenix.....	397,448 50	11,417 96	None.	408,866 46	6,895 02
Fireman's Fund.....	34,737 46	None.	None.	34,737 46	30,208 14
Firemen's Insurance Co.....	44,605 55	None.	None.	44,605 55	
Compagnie d'Assurances Générales.....	11,953 35	None.	None.	11,953 35	
German American.....	413,312 93	10,875 74	3,630 00	427,818 67	
Germania Fire.....	34,574 18	None.	None.	34,574 18	
Hartford Fire.....	887,485 37	26,638 96	None.	914,124 33	44,390 70
Home Insurance Co.....	368,493 24	16,303 32	None.	384,796 56	25,893 38
Insurance Co. of North America.....	372,557 45	12,907 08	None.	385,464 53	78,669 99
Insurance Co. of the State of Pennsylvania	161,199 99	1,545 76	420 00	163,165 75	
Lumber Insurance.....	147,658 65	3,745 00	None.	151,403 65	
National Fire.....	416,875 04	12,587 23	None.	429,462 27	2,229 10
National Union Fire.....	156,598 48	2,223 32	None.	158,821 80	2,065 77
Niagara Fire.....	76,820 89	1,401 00	None.	78,220 89	
Northwestern National.....	10,475 73	1,090 13	None.	11,565 86	666 46
Phenix, of Hartford.....	351,926 00	18,532 00	None.	370,458 00	
Providence Washington.....	119,500 11	4,305 00	None.	123,805 11	
Queen, of America.....	577,985 30	22,947 38	None.	600,932 68	36,435 17
Springfield Fire and Marine.....	278,247 88	15,053 75	None.	293,301 63	6,443 45
St. Paul Fire and Marine.....	189,652 24	7,215 00	None.	196,867 24	22,801 38
L'Union, Paris, France.....	134,878 58	None.	326 75	135,205 33	
Westchester Fire.....	56,239 07	None.	4 05	56,243 12	
Totals.....	6,038,986 75	191,585 15	4,380 80	6,234,952 70	312,008 11



## SESSIONAL PAPER No. 8

panies doing Fire, Marine and Other Insurance, and the Cash Income and transacting the business of Fire and Other Insurance—*Concluded.*

PANIES—*Concluded.*

## EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire or Life.	e Excess of Premiums over Losses paid. (Fire.) d The Reverse	e Excess of Income over Expenditure. (Fire.) d The Reverse	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
777,085 30	399,549 96	1,176,635 26	..... e	490,712 90 e	187,685 49	Fire.
146,304 99	100,662 47	246,967 46	17,210 60 e	175,780 14 e	93,857 94	Fire, Accident, Sick- ness and Automobile
131,472 80	105,521 75	236,994 55	18 13 e	217,841 92 e	308,296 65	Fire and Tornado.
233,252 60	132,497 15	365,749 75	..... e	189,075 79 e	60,078 49	Fire.
214,905 45	153,046 99	367,952 44	..... e	223,743 50 e	71,617 71	"
134,974 59	85,062 92	220,037 51	59,197 59 e	138,352 42 e	147,165 94	Fire, Accident, Sick- ness, Live Stock, Au- tomob. & Plate Glass
6,319,064 31	3,764,911 84	10,083,976 15	932,822 22 e	5,773,060 43 e	3,613,953 48	

## OTHER COMPANIES.

118,492 28	79,183 99	197,676 27	28,972 97 e	180,987 76 e	112,065 47	Fire and Automobile.
12,066 49	16,093 71	28,160 20	..... e	53,648 56 e	37,954 85	Fire
.....	7,017 19	7,017 19	..... e	8,614 61 e	2,716 72	Fire.
1,314 45	3,687 34	5,001 79	19,731 51 e	12,113 85 e	9,948 03	Fire and Sprinkler Leakage.
791 22	2,192 65	2,983 87	..... e	9,910 08 e	7,717 43	Fire.
52,523 79	28,997 45	81,521 24	..... e	56,382 37 e	31,759 92	"
214,388 39	69,088 79	283,477 18	..... e	74,526 91 e	10,558 12	"
251,083 67	109,876 71	360,960 38	2,012 21 e	146,364 83 e	47,906 08	Fire and Tornado.
21,165 10	7,022 12	28,187 22	25,509 12 e	13,572 36 e	6,550 24	Fire, Automobile and Inland Transportation.
4,362 16	19,597 62	23,959 78	..... e	40,243 39 e	20,645 77	Fire.
.....	9,603 89	9,603 89	..... e	11,953 35 e	2,349 46	"
228,010 70	412,285 26	340,295 96	..... e	185,302 23 e	87,522 71	"
11,679 13	12,541 98	24,221 11	..... e	22,895 05 e	10,353 07	"
442,707 59	238,253 56	680,961 15	35,889 55 e	444,777 78 e	233,163 18	Fire, Automobile, In- land Transportation, Sprinkler Leakage, and Tornado.
190,747 42	84,663 22	275,410 64	11,372 94 e	177,745 82 e	103,385 92	Fire, Automobile and Tornado.
195,453 37	117,144 97	312,598 34	53,486 45 e	177,104 08 e	72,866 19	Fire, Automobile and Inland Transportation.
58,459 99	40,870 58	99,330 57	..... e	102,740 00 e	63,835 18	Fire.
99,624 95	32,963 17	132,588 12	..... e	48,033 70 e	18,815 53	"
261,644 29	119,328 50	380,972 79	700 40 e	155,230 75 e	48,489 48	Fire and Tornado.
95,777 87	47,756 81	143,534 68	420 95 e	60,820 61 e	15,287 12	"
34,381 22	6,060 77	40,441 99	..... e	42,439 67 e	37,778 90	Fire.
2,858 11	9,143 29	12,001 40	242 47 e	7,617 62 d	435 54	Fire and Tornado.
154,859 61	104,646 69	259,506 30	..... e	197,066 39 e	110,951 70	Fire.
25,208 94	37,686 60	62,895 54	..... e	94,291 17 e	60,909 57	"
315,078 70	183,210 35	498,289 05	10,430 69 e	262,906 60 e	102,643 63	Fire, Automobile and Inland Transportation.
116,146 93	81,471 72	197,618 65	1,610 86 e	162,100 95 e	95,682 98	Fire, Sprinkler Leak- age and Tornado.
106,040 97	38,528 94	144,569 91	7,779 85 e	83,611 27 e	52,297 33	Fire, Automobile, In- land Transportation and Tornado.
41,329 20	51,870 42	93,199 62	..... e	93,549 38 e	42,005 71	Fire.
12,560 61	20,795 36	33,355 97	..... e	43,678 46 e	22,887 15	"
3,068,757, 15	1,691,583 65	4,760,340 80	198,159 97 e	2,970,229 69 e	1,474,611 90	



TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and Other Insurance during 1912; also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Canadian Companies.	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).		Premiums charged thereon (Fire).		Rate of Premiums charged per cent of Assets taken.	Net Amount of Insurance in force at Date.		Assets. \$ cts.	Rate of assets per cent of amount of Insurance in force.
						\$	\$	\$	cts		\$	\$		
Acadia Fire.....	Fire.	79.15	45.22	21.06	114.15	15,703,124	222,736.43	222,736.43	1.42	1.42	13,226,135	773,214.74	5.85	1.10
Anglo-American.....	"	69.48	43.55		106.28	22,061,379	319,281.48	319,281.48	1.45	1.45	30,080,663	331,448.32	1.10	1.10
British-American.....	"	57.17	42.62	3.29	98.99	332,405,937	2,738,482.52	2,738,482.52	.82	.82	317,137,769	2,082,985.90	.66	.66
British Colonial.....	"	17.22	50.61		111.27	1,700,443	21,536.87	21,536.87	1.27	1.27	1,204,295	109,287.85	8.50	8.50
British North-western.....	"	16.75	81.16		55.21	3,380,004	54,164.21	54,164.21	1.60	1.60	2,356,180	195,123.10	8.28	8.28
Canada National.....	"	21.87	85.48		64.56	13,409,859	210,293.69	210,293.69	1.57	1.57	9,709,450	1,004,759.15	11.38	11.38
Canadian Fire.....	"	30.64	28.35	16.18	66.35	29,574,386	488,477.70	488,477.70	1.65	1.65	33,086,452	1,080,716.80	3.27	3.27
Central Canada Manufacturers.	"	85.19	9.05		91.42	9,210,248	107,399.28	107,399.28	1.17	1.17	4,022,510	79,945.45	1.99	1.99
Dominion Fire.....	"	57.22	37.91		92.20	28,034,783	402,476.65	402,476.65	1.44	1.44	29,788,193	232,755.15	.78	.78
Equity Fire.....	"	67.02	57.98		118.48	20,317,108	279,778.00	279,778.00	1.38	1.38	27,543,274	337,798.83	1.76	1.76
Factories Insurance.....	"	93.87	30.79		123.85	42,331,420	606,778.80	606,778.80	1.43	1.43	12,732,417	397,798.83	3.34	3.34
Hudson Bay.....	Fire and Hail.	50.14	43.20	3.06	87.63	17,022,660	270,336.44	270,336.44	1.59	1.59	12,074,847	403,730.23	3.90	3.90
Liverpool-Manitoba.....	Fire.	64.97	34.23		92.46	42,378,676	579,377.04	579,377.04	1.37	1.37	36,554,642	694,742.30	1.90	1.90
London Mutual.....	"	55.92	41.29		92.16	74,166,983	727,247.86	727,247.86	.98	.98	72,928,072	690,109.29	.95	.95
Mercantile Fire.....	"	42.78	32.29	12.88	82.62	20,678,078	268,962.24	268,962.24	1.30	1.30	24,769,545	448,059.45	1.81	1.81
Montreal-Canada Fire.....	"	72.98	50.97		118.83	16,771,442	239,322.49	239,322.49	1.43	1.43	20,768,985	271,719.93	1.05	1.05
Mount Royal.....	Fire and Plate Glass.	46.41	36.63	9.74	80.89	8,874,839	173,217.36	173,217.36	1.33	1.33	27,571,068	666,773.45	2.42	2.42
North Empire Fire.....	"	32.10	32.06	31.97	87.18	8,777,470	127,402.03	127,402.03	1.95	1.95	6,011,235	281,164.57	4.68	4.68
North West Fire.....	"	54.15	44.96	18.93	108.84	25,119,413	409,011.80	409,011.80	2.19	2.19	22,439,840	420,372.49	1.87	1.87
Nova Scotia Fire.....	"	49.78	40.72	3.56	88.43	9,049,870	197,868.51	197,868.51	1.03	1.03	10,312,774	323,404.28	3.14	3.14
Occidental Fire.....	"	39.63	46.23	8.78	88.69	19,517,320	276,915.06	276,915.06	1.42	1.42	23,252,412	188,256.17	.81	.81
Ontario Fire.....	"	64.53	46.11		107.64	19,517,320	276,915.06	276,915.06	1.42	1.42	23,252,412	188,256.17	.81	.81
Ottawa Assurance.....	"					1,800,317	24,832.63	24,832.63	1.38	1.38	None	129,532.07	.....	.....
Pacific Coast.....	"	49.51	47.32	46.04	72.84	18,921,855	190,252.61	190,252.61	1.01	1.01	23,983,059	600,103.65	6.07	6.07
Quebec Fire.....	"	43.45	37.75	17.30	84.36	21,752,109	249,689.79	249,689.79	1.15	1.15	24,583,805	592,134.94	2.23	2.23
Rimouski Fire.....	"	65.70	37.22		101.22	34,314,021	534,273.03	534,273.03	1.56	1.56	30,526,601	327,482.28	1.07	1.07
Sovereign Fire.....	"	68.32	45.63		109.46	70,813,390	928,093.36	928,093.36	1.31	1.31	39,999,089	660,489.86	1.65	1.65
Western.....	Fire, Marine and Inland Transportation.	59.71	35.81	3.62	96.38	506,951,490	3,853,361.44	3,853,361.44	.76	.76	420,165,926	3,209,531.65	.78	.78
Totals.....		57.57	40.52	4.67	95.27	1,439,314,073	14,815,352.95	14,815,352.95	1.03	1.03	1,276,754,192	16,951,739.59	41.33	41.33

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TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts Insured.

Nature of Business.		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>					\$	\$ cts.	
Alliance.....	Fire.....	49-37	33-69	83-06	23,510,911	235,788 24	1-00
Atlas.....	".....	59-22	31-84	91-06	44,353,141	580,486 10	1-31
Calcedonian.....	".....	49-77	30-62	80-39	41,542,305	501,815 91	1-21
Commercial Union.....	".....	52-27	31-32	83-58	73,893,530	952,926 41	1-29
Employers' Liability.....	".....	34-61	32-56	67-17	18,931,862	214,958 89	1-14
General Accident Fire and Life.....	".....	50-18	31-73	81-91	24,689,106	313,412 57	1-27
Guardian.....	".....	63-20	29-43	92-63	68,149,725	954,167 72	1-49
Law Union and Rock.....	".....	53-56	31-79	85-35	21,153,440	252,115 27	1-19
Liverpool and London and Globe.....	".....	56-35	30-00	86-35	137,163,661	1,716,258 58	1-25
London and Lancashire Fire.....	".....	41-90	31-69	73-59	59,342,982	728,601 05	1-23
London Assurance.....	".....	42-60	35-22	77-82	25,205,794	314,988 07	1-25
North British and Mercantile.....	".....	48-81	29-83	78-64	93,203,517	1,105,458 94	1-19
Northern.....	".....	48-57	29-79	78-36	53,383,200	722,793 10	1-35
Norwich Union Fire.....	".....	53-01	31-61	84-62	66,029,815	878,467 44	1-33
Palatine Insurance Company.....	".....	5-04	43-22	48-26	9,015,516	113,114 76	1-25
Phoenix of London.....	".....	54-80	30-46	85-26	87,315,146	1,207,815 29	1-38
Provincial.....	".....	10-02	21-68	31-70	4,906,584	33,987 41	.69
Royal.....	".....	61-29	31-32	92-61	120,324,763	1,458,790 31	1-21
Scottish Union and National.....	".....	45-42	31-25	76-67	33,692,274	395,400 34	1-17
Sun Insurance Office.....	".....	37-64	30-20	67-84	33,408,745	382,771 59	1-15
Union Assurance Society.....	".....	55-23	31-37	86-60	37,964,297	498,832 82	1-31
Yorkshire.....	".....	48-99	34-89	83-88	43,196,791	554,705 19	1-28
.....	".....	49-38	31-12	80-50	28,019,153	334,510 16	1-19
Totals.....		52-26	31-14	83-39	1,148,396,318	14,451,466 16	1-26

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British, American and Other Companies doing Fire Insurance in Canada during 1912, also the Rates of Premiums charged per cent of Amounts insured.—Concluded.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>American and Other Companies.</i>							
<i>Etna Insurance Co.</i> .....	Fire.....	39.57	26.44	66.01	24,335,689	338,924 57	1.39
<i>American Central</i> .....	"	18.36	24.49	42.85	4,817,658	84,683 71	1.76
<i>American Insurance Co.</i> .....	"		81.46	81.46	1,094,550	19,118 34	1.75
<i>American Lloyds</i> .....	"	9.79	27.46	37.25	3,694,015	16,752 47	
<i>California Insurance Co.</i> .....	"	7.39	20.46	27.85	878,049	17,946 72	2.04
<i>Connecticut Fire</i> .....	"	48.23	26.63	74.85	11,192,835	158,580 43	1.42
<i>Continental</i> .....	"	74.20	23.91	98.12	33,846,379	339,056 10	1.00
<i>Fidelity-Phenix</i> .....	"	63.17	27.65	90.82	53,465,583	437,592 43	1.31
<i>Fireman's Fund</i> .....	"	60.93	20.21	81.14	2,759,581	44,776 03	1.62
<i>Firemen's Insurance Co.</i> .....	"	9.78	43.94	53.72	4,245,754	64,909 85	1.53
<i>Compagnie d'Assurances Générales.</i>	"		80.35	80.35	3,537,946	45,511 55	1.29
<i>German American.</i>	"		27.17	82.34	39,018,888	488,582 89	1.25
<i>Germania Fire.</i>	"	55.17	36.28	70.06	3,273,690	48,813 50	1.49
<i>Hartford Fire.</i>	"	33.78	26.85	76.73	78,112,765	996,943 60	1.28
<i>Home Insurance Co.</i> .....	"	49.88	22.98	74.74	22,550,364	407,066 71	1.25
<i>Insurance Co. of North America.</i>	"	51.76	31.44	83.90	38,958,876	472,340 94	1.21
<i>Insurance Co. of the State of Pennsylvania.</i>	"	52.46	25.35	61.62	11,656,770	145,329 69	1.69
<i>Lumber Insurance.</i>	"	36.27	22.32	89.78	8,355,594	537,088 28	1.74
<i>National Fire.</i>	"	67.47	25.62	91.58	46,259,327	209,608 82	1.16
<i>National Union Fire.</i>	"	62.76	30.50	91.66	15,556,096	105,048 40	1.35
<i>Niagara Fire.</i>	"	61.16	7.88	52.64	6,268,199	30,738 11	1.68
<i>Northwestern National.</i>	"	44.76	87.98	114.56	9,201,687	450,214 85	1.40
<i>Phoenix of Hartford.</i>	"	27.28	29.74	73.74	37,089,105	163,963 22	1.21
<i>Providence Washington.</i>	"	44.00	31.51	52.64	12,973,305	673,101 13	1.28
<i>Queen of America.</i>	"	21.10	31.70	80.21	51,369,612	340,845 16	1.31
<i>Springfield Fire and Marine.</i>	"	54.51	29.28	71.02	29,429,199	227,721 24	1.16
<i>St. Paul Fire and Marine.</i>	"	41.74	30.32	70.23	15,910,403	158,367 24	1.43
<i>L'Union, Paris, France.</i>	"	55.91	38.46	69.10	13,655,232	83,691 60	1.15
<i>Westchester Fire.</i>	"	30.64	36.98	59.31	5,783,717		1.45
<i>Westchester Fire.</i>	"	22.33					
<b>Totals.</b> .....		50.82	28.01	78.83	572,182,988	7,305,984 76	1.28

## SESSIONAL PAPER No. 8

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	\$
Nova Scotia.....	6,248,355
New Brunswick.....	6,016,120
Quebec.....	65,989,032
Ontario.....	86,195,135
Manitoba.....	14,042,584
Saskatchewan.....	7,691,890
Alberta.....	10,490,611
British Columbia.....	17,971,201
Prince Edward Island.....	1,000
	214,645,988
Nature of Property Insured.	Amount of Insurance.
	\$
Lumber and lumber mills.....	17,760,827
Other industrial plants and mercantile establishments.....	117,327,225
Stock and merchandise.....	54,390,476
Railway property and equipment.....	23,842,495
Miscellaneous.....	1,324,965
	214,645,988
Nature of Insurers.	Amount of Insurance.
	\$
Lloyd's Association.....	71,776,895
Reciprocal Underwriters.....	90,216,190
Mutual Companies.....	15,215,432
Stock Companies.....	37,437,471
	214,645,988

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TABLE showing the Total Assets, and their nature, of Canadian Companies  
Insurance, Steam

## CANADIAN COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	None.	5,000 00	180,262 66	43,083 80
Canada Accident.....	None.	None.	372,363 14	None.
Canada Weather.....	None.	None.	21,597 40	None.
Canadian Casualty and Boiler.....	None.	None.	120,489 63	None.
Canadian Railway Accident.....	None.	15,500 00	234,758 08	None.
Dominion-Gresham.....	None.	None.	187,696 00	None.
Dominion of Canada Guarantee and Accident	None.	None.	530,252 13	None.
General Accident.....	None.	None.	151,942 93	67,235 25
General Animals.....	None.	5,031 96	21,619 10	None.
Guarantee Co. of North America.....	46,900 00	None.	454,603 42	1,035,715 25
Guardian Accident and Guarantee.....	None.	None.	232,655 59	None.
Imperial Guarantee and Accident.....	400 00	2,173 72	252,606 25	None.
London and Lancashire Guarantee and Acc't.	65,011 50	None.	654,929 98	None.
Protective Association.....	None.	None.	16,152 00	None.
Sterling Accident and Guarantee.....	None.	None.	35,796 66	None.
Title and Trust Co. ....	None.	16,744 40	87,861 60	13,762 00
Travellers' Indemnity Co. of Canada.....	None.	65,200 00	100,747 92	None.
Totals.....	112,311 50	109,650 08	3,656,334 49	1,159,801 30

## SESSIONAL PAPER No. 8

doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Boiler Insurance, &c.

—ASSETS, 1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	25,810 10	3,204 12	8,283 32	2,000 00	267,649 00	Steam Boiler.
None.	41,354 47	2,133 24	47,852 87	750 00	464,453 72	Accident, Sickness, Guarantee and Plate Glass.
None.	5,946 13	151 98	7,665 52	1,087 71	36,448 74	Weather.
None.	13,080 91	2,184 05	8,911 02	2,708 98	147,374 59	Accident, Sickness & Steam Boiler.
None.	55,775 67	2,175 38	126,565 92	16,748 39	451,523 44	Accident, Sickness, Automobile.
None.	12,048 27	793 12	27,100 14	83,047 73	310,685 26	Accident, Sickness, Burglary and Guarantee.
None.	28,044 29	10,159 46	66,499 27	4,726 30	639,681 45	Accident, Sickness, Burglary, Guarantee and Plate Glass.
3,243 91	10,492 71	3,670 69	31,733 87	4,124 94	272,444 30	Accident and Sickness.
10 00	10,261 58	546 77	5,636 50	2,567 86	45,673 47	Live Stock.
None.	194,677 87	7,222 17	7,434 17	55,977 96	1,802,530 84	Guarantee.
None.	22,736 78	3,117 50	13,280 23	23 21	271,813 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
2,659 39	67,101 07	853 32	55,279 60	5,161 10	386,234 45	Accident, Sickness, Guarantee and Plate Glass.
23 54	120,581 98	4,257 92	29,204 12	6,289 46	880,298 50	Accident, Sickness, Guarantee and Plate Glass.
None.	31,036 79	131 66	3,730 24	843 07	51,893 76	Accident and Sickness.
None.	4,790 16	389 60	4,354 22	607 11	45,937 75	Accident and Sickness.
None.	7,874 15	1,637 26	None.	20,861 15	148,740 56	Title.
None.	15,003 07	2,187 29	None.	None.	183,138 28	Sickness, Automobile, and Steam Boiler.
5,936 84	666,616 00	44,815 51	443,530 71	207,524 97	6,406,521 42	

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TABLE showing the Total Liabilities of Canadian Companies doing business  
Steam Boiler

CANADIAN COMPANIES

Companies.	Unsettle Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability not including Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	10,000 00	93,814 43	325 25	104,139 68
Canada Accident.....	57,963 54	92,262 00	3,158 78	153,384 32
Canada Weather.....	None.	5,623 13	50 10	5,673 23
Canadian Casualty and Boiler.....	6,661 55	61,866 98	1,337 89	69,866 42
Canadian Railway Accident.....	98,337 71	198,995 28	6,939 00	304,271 99
Dominion-Gresham.....	6,061 08	35,639 70	22,856 34	64,557 12
Dominion of Canada Guarantee and Accident	43,238 10	148,841 09	6,320 02	198,399 21
General Accident.....	40,056 30	85,283 12	7,003 09	132,342 51
General Animals.....	1,754 75	20,273 67	537 03	22,565 45
Guarantee Co. of North America.....	31,321 00	80,095 64	83,131 14	194,547 78
Guardian Accident and Guarantee.....	5,962 57	20,436 87	1,463 58	27,863 02
Imperial Guarantee and Accident.....	21,283 67	112,798 85	2,150 00	136,232 52
London and Lancashire Guarantee and Acc't.	26,674 00	85,783 16	8,629 23	121,086 39
Protective Association.....	9,131 85	22,896 00	1,128 85	33,156 70
Sterling Accident and Guarantee.....	10,500 00	10,303 68	4,884 63	25,688 31
Title and Trust Co.....	None.	None.	3,375 77	3,375 77
Travellers' Indemnity Co of Canada.....	5,511 91	13,997 38	586 88	20,096 17
Totals.....	374,458 03	1,088,910 98	153,877 58	1,617,246 59



## SESSIONAL PAPER No. 8

of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, &c.

## LIABILITIES—1912.

Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
\$ cts.	\$ cts.	
163,509 32	100,100 00	Steam Boiler.
311,069 40	43,320 00	Accident, Sickness, Guarantee and Plate Glass.
30,775 51	64,260 00	Weather.
77,508 17	50,000 00	Accident, Sickness and Steam Boiler.
147,251 45	62,500 00	Accident, Sickness, and Automobile.
246,128 14	200,000 00	Accident, Sickness, Burglary and Guarantee.
441,282 24	152,770 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
140,101 79	50,000 00	Accident, Automobile and Sickness.
23,108 02	46,960 00	Live Stock
1,607,983 06	304,600 00	Guarantee.
243,950 29	250,000 00	Accident, Sickness, Burglary, Guarantee and Plate Glass.
250,001 93	200,000 00	Accident, Sickness, Automobile, Guarantee and Plate Glass.
759,212 11	400,000 00	Accident, Sickness, Guarantee and Plate Glass.
18,737 06	20,000 00	Accident and Sickness.
20,249 44	50,830 00	Accident and Sickness.
145,364 79	112,550 00	Title.
163,042 11	100,000 00	Sickness, Automobile and Steam Boiler.
4,789,274 83	2,207,890 00	

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TABLE showing the Assets in Canada, and their nature, of Companies other  
Burglary Insurance, Steam  
FOREIGN COMPANIES—ASSETS,

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
American and Foreign Marine.....	None.	None.	26,000 00	None.
American Surety Co.....	None.	None.	104,300 00	16,250 00
British and Foreign Marine.....	None.	None.	117,000 00	None.
Fidelity and Casualty Co.....	None.	None.	141,495 66	None.
Hartford Steam Boiler.....	None.	None.	37,012 50	None.
International Casualty.....	None.	None.	20,496 25	None.
International Fidelity.....	None.	None.	5,000 00	None.
Lloyds Plate Glass.....	None.	None.	110,729 00	None.
London Guarantee and Accident.....	None.	None.	276,318 29	None.
Marine Insurance Co.....	None.	None.	96,171 42	None.
Maryland Casualty.....	None.	None.	281,074 19	None.
National Provincial Plate Glass.....	None.	None.	9,140 21	None.
National Surety Co.....	None.	None.	51,840 00	None.
New-York Plate Glass.....	None.	None.	32,900 00	None.
Ocean Accident and Guarantee.....	None.	None.	408,539 70	None.
Ocean Marine.....	None.	None.	116,916 80	None.
Railway Passengers.....	None.	None.	106,284 66	None.
Travelers' Indemnity Co., Hartford.....	None.	None.	105,120 00	None.
United States Fidelity and Guaranty.....	None.	None.	226,405 00	2,500 00
Totals.....	None.	None.	2,272,743 68	18,750 00

## SESSIONAL PAPER No. 8

than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, &c.

IN CANADA—1912.

Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	2,077 48	None.	None.	None.	28,077 48	Inland Transportation.
None.	21,583 97	2,300 00	3,861 57	237 50	148,533 04	Guarantee.
None.	367 47	780 00	None.	None.	118,147 47	Inland Transportation and Sprinkler Leakage.
None.	None.	2,255 72	25,069 81	None.	168,821 19	Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
None.	None.	675 00	None.	None.	37,687 59	Steam Boiler.
704 87	505 48	None.	1,730 60	None.	23,437 20	Accident, Sickness and Automobile.
None.	None.	None.	None.	None.	5,000 00	Guarantee.
None.	None.	772 40	8,018 42	100 00	119,619 82	Plate Glass.
None.	36,374 94	None.	70,663 11	2,000 00	385,356 34	Accident, Sickness, Burglary and Guarantee.
None.	None.	None.	None.	None.	96,171 42	Automobile and Inland Transportation.
None.	12,855 19	1,492 82	42,472 52	None.	337,894 72	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,232 93	None.	None.	None.	None.	10,373 18	Plate Glass.
None.	10,471 86	405 00	None.	None.	62,716 80	Guarantee.
None.	None.	566 50	2,913 20	None.	36,379 70	Plate Glass.
None.	150,969 54	None.	105,058 41	1,756 66	666,324 31	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	None.	None.	None.	116,916 80	Inland Transportation.
None.	2,477 32	None.	23,205 72	1,717 29	133,684 99	Accident, Sickness, Guarantee and Plate Glass.
None.	None.	2,190 00	7,975 77	None.	115,285 77	Accident, Sickness, Steam Boiler and Automobile.
None.	115,89	2,749 17	16,580 57	None.	248,350 63	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
1,937 85	237,799 14	14,186 61	307,549 70	5,811 45	2,858,773 43	

TABLE showing the Liabilities in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

FOREIGN COMPANIES—LIABILITIES, IN CANADA 1912.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability.	Excess of Assets over Liabilities.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
American and Foreign Marine.....	2,603 20	None.	None.	2,603 20	25,474 28	Inland Transportation.
American Surety Co.....	30,969 06	15,751 63	188 10	46,908 79	101,624 25	Guarantee.
British and Foreign Marine.....	None.	442 34	None.	442 34	117,705 13	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty Co.....	17,319 22	96,771 12	1,978 90	116,069 24	52,751 95	Accident, Sickness, Burglary, Plate Glass and
Hartford Steam Boiler.....	75,000 00	None.	None.	75,000 00	-37,312 50	Steam Boiler.
International Casualty.....	2,651 94	6,346 58	168 33	9,166 85	14,270 35	Accident, Sickness and Automobile.
International Fidelity.....	None.	2,299 00	64 44	2,363 44	2,636 56	Guarantee.
Lloyds Plate Glass.....	5,489 86	70,076 97	725 00	76,291 83	43,327 99	Plate Glass.
London Guarantee and Accident.....	65,069 39	177,873 18	4,200 00	247,172 57	138,183 77	Accident, Sickness, Burglary and Guarantee.
Marine Insurance Co.....	None.	11,024 72	1,000 00	12,024 72	84,146 70	Automobile and Inland Transportation.
Maryland Casualty.....	99,971 88	145,401 34	4,973 77	250,346 99	87,547 73	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Sprinkler Leakage.
National Provincial Plate Glass.....	700 00	7,172 89	443 78	8,316 67	2,056 52	Plate Glass.
National Surety Co.....	20,988 67	26,392 34	961 59	48,342 60	14,374 26	Guarantee.
New York Plate Glass.....	1,592 06	18,171 48	1,385 13	21,148 67	15,231 03	Plate Glass.
Ocean Accident and Guarantee.....	214,411 21	226,778 17	6,067 31	447,256 69	219,067 62	Accident, Sickness, Guarantee and Plate Glass.
Ocean Marine.....	573 00	None.	None.	573 00	116,341 86	Inland Transportation.
Railway Passengers.....	27,732 17	66,984 87	2,793 76	97,510 80	36,174 66	Accident, Sickness, Guarantee and Plate Glass.
Travelers Indemnity Co., Hartford.....	7,418 23	24,626 22	2,700 79	32,745 24	82,340 55	Accident, Sickness, Steam Boiler and Automobile.
United States Fidelity and Guaranty.....	45,025 00	107,297 70	2,395 55	154,718 03	93,632 58	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
Totals.....	617,546 89	1,003,410 55	28,046 28	1,649,003 72	1,209,774 71	

## SESSIONAL PAPER No. 8

TABLE showing the Income of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &c.

INCOME, (Cash) 1912.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	73,366 60	10,223 90	1,340 25	84,930 75	None.
Canada Accident.....	293,001 33	14,977 05	None.	307,978 38	None.
Canada Weather.....	30,959 23	1,370 93	1 50	32,331 66	1,700 00
Canadian Casualty and Boiler.....	106,816 77	5,040 86	4,127 95	115,985 58	None.
Canadian Railway Accident.....	516,315 54	10,821 80	None.	527,137 34	None.
Dominion-Gresham.....	54,178 32	3,037 22	52,598 26	109,813 80	None.
Dominion of Canada Guarantee and Acct.	401,263 73	22,091 57	None.	423,355 30	30,550 00
General Accident.....	310,838 81	9,012 68	None.	319,851 49	None.
General Animals.....	76,310 24	1,353 05	90 00	77,753 29	240 00
Guarantee Co. of North America.....	205,069 82	71,436 67	1,542 91	278,049 40	None.
Guardian Accident and Guarantee.....	38,896 51	8,223 83	None.	47,120 34	None.
Imperial Guarantee and Accident.....	284,013 99	12,014 06	None.	296,028 05	None.
London and Lancashire G'tee and Acct..	181,423 73	14,044 30	4,194 70	199,662 73	365,788 78
Protective Association.....	116,458 01	857 83	None.	117,315 89	None.
Sterling Accident and Guarantee.....	37,087 00	1,647 90	*4,227 50	42,962 40	16,680 00
Title and Trust Co.....	561 47	6,502 20	None.	7,063 67	4,350 00
Travellers' Indemnity Co. of Canada....	42,124 01	8,065 29	None.	50,189 30	None.
Totals.....	2,768,685 11	200,721 19	68,123 07	3,037,529 37	419,308 78

\*Premium on capital Stock.

†Voluntary contributions from shareholders.

TABLE showing the Expenditure of Canadian Companies doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &amp;c.

## EXPENDITURE (CASH), 1912.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stockholders.	Total Cash Expenditure.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	1,220 79	61,130 80	None.	62,351 59	Steam Boiler.
Canada Accident.....	142,136 71	96,238 97	4,352 00	241,707 68	Accident, Sickness, Guarantee and Plate Glass.
Canada Weather.....	20,112 16	22,690 47	None.	42,802 63	Weather.
Canadian Casualty and Boiler.....	37,498 81	62,326 73	None.	99,825 54	Accident, Sickness and Steam Boiler.
Canadian Railway Accident.....	249,612 16	245,318 27	None.	494,930 43	Accident, Sickness and Automobile.
Canadian Gresham.....	8,428 74	45,193 46	6,400 00	60,022 20	Accident, Sickness, Burglary and Guarantee.
Dominion of Canada Guarantee and Accident.....	165,258 58	195,243 23	50,408 50	410,910 31	Accident, Sickness, Burglary, Guarantee and Plate Glass.
General Accident.....	159,794 99	136,429 01	10,000 00	296,224 00	Accident, Automobile and Sickness.
General Animals.....	35,908 22	31,406 36	None.	67,374 58	Live Stock.
Guarantee Co. of North America.....	50,747 27	148,823 87	30,460 00	230,031 14	Guarantee.
Guardian Accident and Guarantee.....	5,160 70	28,562 48	None.	33,723 18	Accident, Sickness, Burglary, Guarantee and Plate Glass.
Imperial Guarantee and Accident.....	113,909 34	135,275 51	12,000 00	261,184 85	Accident, Sickness, Automobile, Guarantee and Plate Glass.
London and Lancashire Guarantee and Accident.....	88,543 79	108,897 98	None.	197,441 77	Accident, Sickness, Guarantee and Plate Glass.
Protective Association.....	60,240 48	45,312 91	None.	105,553 39	Accident and Sickness.
Sterling Accident and Guarantee.....	18,754 82	45,687 53	None.	64,442 35	Accident and Sickness.
Title and Trust Co.....	None.	1,071 05	8,292 15	9,373 20	Title.
Travellers Indemnity Co. of Canada.....	27,355 82	18,650 75	5,000 00	51,176 57	Sickness, Automobile and Steam Boiler.
Totals.....	1,184,913 38	1,417,259 38	126,802 65	2,728,975 41	

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TABLE showing the Income and Expenditure in Canada of Companies, other than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, &amp;c.

Companies.	INCOME (Cash), 1912.				EXPENDITURE (Cash), 1912.			
	Net Cash for Premiums	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Ex- penditure	Excess of Income over Expenditure
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
American and Foreign Marine.....	19,519 23	None.	None.	19,519 23	2,888 00	4,008 50	6,896 50	12,622 73
American Surety Co.....	33,015 87	4,900 00	None.	37,915 87	3,256 34	16,335 50	19,594 84	18,321 03
British and Foreign Marine.....	2,592 86	4,680 00	None.	7,272 86	381 45	601 37	982 82	6,290 04
Fidelity and Casualty Co.....	196,086 26	5,179 06	None.	201,265 32	110,916 95	90,096 56	201,013 51	251 81
Hartford Steam Boiler.....	1,200 00	None.	None.	1,200 00	None.	None.	None.	1,200 00
International Casualty.....	26,134 64	None.	None.	26,134 64	6,947 29	5,442 89	12,390 18	13,744 46
International Fidelity.....	6,127 25	None.	None.	6,127 25	1,056 28	480 59	1,536 87	4,590 38
Lloyds Plate Glass.....	65,452 96	4,625 50	None.	70,078 46	34,058 86	29,898 11	63,956 97	6,121 49
London Guarantee and Accident.....	535,827 55	11,687 61	None.	547,515 16	196,587 23	216,201 55	412,788 78	134,726 38
Marine Insurance Co.....	72,203 71	None.	None.	72,203 71	32,526 86	18,268 44	50,795 30	21,408 41
Maryland Casualty.....	543,837 03	11,604 34	None.	555,441 37	215,929 85	166,598 92	382,528 77	172,912 60
National Provincial Plate Glass.....	10,139 19	None.	None.	10,139 19	5,555 43	4,671 82	10,227 25	(-388 06)
National Surety Co.....	58,569 83	2,526 98	None.	61,096 81	15,840 47	20,986 27	36,826 84	24,269 97
New York Plate Glass.....	21,196 59	1,266 34	None.	22,462 93	9,105 58	8,246 20	17,351 84	5,011 09
Ocean Accident and Guarantee.....	733,908 62	2,042 25	None.	735,950 87	278,576 09	268,211 03	546,787 12	188,953 75
Ocean Marine.....	14,343 55	None.	None.	14,343 55	10 40	2,021 61	2,032 01	12,311 54
Railway Passengers.....	162,440 59	None.	None.	162,440 59	54,119 02	69,658 24	123,777 26	38,363 33
Travelers Indemnity Co., Hartford.....	33,212 35	2,190 00	None.	35,402 35	3,517 62	15,121 05	18,638 67	36,763 68
United States Fidelity and Guaranty.....	247,064 13	9,197 50	None.	256,261 63	21,108 83	93,301 13	114,409 96	141,821 67
Totals.....	2,802,623 21	59,899 53	None.	2,862,522 79	992,685 55	1,030,249 94	2,022,935 49	\$39 587 30



ABSTRACT of Personal Accident Insurance in Canada for the Year 1912.

	Premiums of the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.		UNSETTLED CLAIMS.	
	\$		\$		\$	\$	\$	Not Restated.	Restated.	\$
Canada, Accident.....	38,892	3,653	12,767,201	3,644	12,008,993	9,164	14,389			2,375
Canadian Casualty and Boiler.....	35,173	3,418	8,730,250	2,617	6,026,450	130,379	19,251			None.
Canadian Railway Accident.....	250,812	26,052	41,357,419	19,135	29,874,500	130,379	123,843			None.
Dominion Gresham.....	14,224	710	1,574,350	84,536	8,118,150	4,486	1,001			2,553
Dominion of Canada Guarantee and Accident.....	235,689	8,683	42,043,927	7,086	29,787,697	103,019	95,649			None.
Employers' Liability.....	113,178	6,115	18,155,850	5,048	17,443,690	100,958	99,958			None.
Fidelity and Casualty.....	79,679	3,792	39,041,250	4,701	29,961,250	82,867	82,363			None.
General Accident of Canada.....	53,009	2,663	7,636,791	1,790	4,542,400	33,188	35,094			None.
Guardian Accident and Guarantee.....	243,337	12,477	26,270,475	11,700	23,743,500	73,750	74,348			None.
Imperial Guarantee and Accident.....	3,464	1,265	4,713,500	643	483,929	2,127	2,237			None.
International Casualty.....	5,619	1,995	4,060,135	1,415	1,397,485	5,263	4,611			None.
Law Union and Rock.....	18,481	10,347	24,017,000	4,843	23,512,000	76,529	78,590			None.
London Guarantee and Accident.....	148,328	5,706	12,387,450	4,843	10,388,322	32,803	26,507			None.
London and Lancashire Guarantee, and Accident.....	55,640	3,406	12,640,840	2,896	10,456,075	54,317	53,595			None.
Maryland Casualty.....	99,568	35	89,500	35	89,500	None.	None.			None.
Norwich Union Fire.....	127	35	29,814,880	9,915	27,473,100	63,081	68,663			800
Ocean Accident and Guarantee.....	208,929	9,915	9,692,100	3,840	9,337,350	31,053	29,880			None.
Protective Association.....	116,458	3,953	1,388,000	165	1,043,500	19,821	20,927			2,000
Railway Passengers.....	62,811	172	63,173,305	11,681	50,101,580	315	315			None.
Royal Exchange.....	3,445	15,186	2,996,500	646	2,837,000	154,496	151,195			None.
Travelers Insurance Co.....	226,290	757	704,950	254	607,700	885	600			None.
United States Fidelity and Guaranty.....	6,848	296	704,950	254	607,700	482	482			None.
Yorkshire.....	2,616									None.
Totals.....	2,022,608		359,999,673			999,193	984,168	159,378		5,353

ABSTRACT OF AUTOMOBILE INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums of the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.
	\$		\$		\$	\$	\$	\$
Atina Insurance Co.....	40,895	1,517	2,734,132	690	1,410,392	23,025	20,028	2,472
Canadian Railway Accident.....	14,687	202	2,020,000	170	1,690,000	3,770	3,246	1,100
Fireman's Fund.....	28,134		1,852,337		1,031,165	20,339	19,318	None.
Hartford Fire.....	28,900	856	1,787,654	556	1,016,204	18,838	17,940	None.
Home Insurance Co.....	25,372	175	1,368,000	136	973,897	2,359	2,213	None.
Imperial Guarantee and Accident.....	10,721		833,000		641,500	2,377	2,740	None.
Insurance Co. of North America.....	73,544	57	4,288,476	57	3,048,914	31,062	33,882	None.
International Casualty.....	3,083		546,801		547,811	2,133	1,241	1,000
Marine Insurance Co.....	34,453	433	2,352,631	293	1,176,316	9,807	9,807	393
Maryland Casualty.....	24,273		2,105,000		1,465,000	9,933	10,778	None.
Queen, of America.....	36,365		1,749,424		1,473,925	3,813	1,500	None.

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ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1912.									
St. Paul Fire and Marine.....	20,783	766	1,280,210	600	869,722	2,149	3,129	369	None.
Travelers Indemnity Co., Hartford.....	29,381	744	7,440,000	519	580,000	9,140	2,886	6,744	None.
Travellers' Indemnity Co. of Canada.....	18,913	497	4,970,000	317	3,170,000	10,132	12,981	2,957	None.
Canadian Casualty and Boiler.....	27,092	715	.....	485	.....	11,600	10,314	2,962	None.
General Accident of Canada.....	40,092	1,059	10,611,500	739	7,395,500	11,454	14,810	1,345	300
Railway Passengers.....	3,510	93	.....	34	.....	4,179	304	2,675	1,000
Yorkshire.....	2,657	63	630,000	34	390,000	185	185	None.	None.
Totals.....	464,580	.....	.....	.....	.....	176,895	172,022	27,669	3,793
ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1912.									
Dominion Gresham.....	38,379	3,418	5,430,364	2,632	4,842,909	8,445	6,944	1,631	None.
Dominion of Canada Guarantee and Accident.....	19,216	1,344	2,234,010	1,071	1,827,835	5,892	2,983	3,209	None.
Fidelity and Casualty.....	633	57	87,450	56	86,450	None.	None.	None.	None.
Guardian Accident and Guarantee.....	923	74	109,425	74	109,425	600	600	600	None.
London Guarantee and Accident.....	4,461	260	513,175	226	440,800	138	70	70	None.
Maryland Casualty.....	1,577	91	214,975	84	225,475	245	120	125	None.
United States Fidelity and Guaranty.....	66,042	5,320	8,701,019	4,203	7,612,514	15,740	10,535	5,635	None.
Totals.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1912.									
Canada Accident.....	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.
Canadian Railway Accident.....	110,789	732	7,290,000	664	6,602,857	75,645	52,377	41,345	None.
Dominion Gresham.....	746,373	14	.....	928	.....	345	None.	345	None.
Employers' Liability.....	3,835	2,584	25,798,428	2,387	23,798,428	431,902	382,902	205,000	None.
Fidelity and Casualty.....	149,302	130	1,317,500	102	1,174,500	1,054	84,233	1,000	None.
General Accident of Canada.....	28,861	1,244	12,318,750	1,060	10,476,500	81,316	4,040	26,809	3,275
Guardian Accident and Guarantee.....	786	211	40,000	201	60,000	None.	None.	5,574	None.
Imperial Guarantee and Accident.....	12,503	8	40,000	11	60,000	3,373	3,104	1,435	None.
International Casualty.....	43,165	101	955,224	101	960,329	16,678	12,787	7,232	None.
Law Union and Rock.....	275,569	709	13,170,000	533	12,690,000	121,947	97,551	50,924	None.
London Guarantee and Accident.....	64,040	1,317	7,107,500	1,259	4,921,000	32,159	40,446	7,871	None.
London and Lancashire Guarantee and Accident.....	370,018	943	2,991,600	728	3,385,005	175,619	143,482	80,937	None.
Maryland Casualty.....	None.	1,135	20,000	1,122	20,000	None.	None.	None.	None.
Norwich Union Fire.....	467,385	2	17,364,400	2	18,089,400	244,318	192,001	190,284	None.
Ocean Accident and Guarantee.....	67,074	330	3,293,000	303	3,023,000	30,099	23,904	14,005	None.
Railway Passengers.....	4,551	42	430,000	38	370,000	396	296	100	None.
Royal Exchange.....	185,576	1,088	10,880,000	970	9,700,000	96,003	79,074	84,192	None.
Travelers Insurance Co.....	55,737	774	25,483,000	735	24,875,500	20,045	7,095	14,575	None.
United States Fidelity and Guaranty.....	4,718	51	510,000	49	492,447	729	729	None.	None.
Yorkshire.....	2,817,286	.....	.....	.....	.....	1,472,921	1,237,556	783,874	5,275
Totals.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

\*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums of the Year.	Number of Policies Renewed.	Amount of Policies Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during Year.	Claims Paid.		Unsettled Claims.	
							Not Resisted.	Resisted.	Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$	\$
American Surety Co.....	33,016	4,873	10,689,875	4,314	10,066,376	2,228	3,230	20,969	None.	10,000
Canada Accident.....	233	23	44,300	21	33,800	None.	None.	None.	None.	None.
Dominion Guarantee.....	25	6	16,400	16	16,400	None.	None.	None.	None.	None.
Dominion of Canada Guarantee and Accident.....	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201	None.	None.
Employers' Liability.....	47,169	2,700	14,516,357	2,381	11,350,557	23,998	16,098	16,000	None.	None.
Guarantee Co. of North America.....	54,899		24,508,231		19,275,685	15,899	13,572	3,391	None.	None.
Guardian Accident and Guarantee.....	1,556	121	953,550	119	725,350	249	None.	249	None.	None.
Imperial Guarantee and Accident.....	27,759	1,058	8,060,682	994	7,074,335	2,659	8,059	1,500	None.	None.
International Fidelity.....	6,127	1,199	6,611,000	1,100	561,500	1,056	1,056	None.	None.	None.
London Guarantee and Accident.....	86,278	4,503	29,789,241	4,240	28,705,791	8,453	12,239	4,480	None.	None.
London and Lancashire Guarantee and Accident.....	10,470	1,009	4,804,419	815	3,258,504	1,904	4,904	4,700	None.	None.
Maryland Casualty.....	13,746	233	2,388,790	178	2,240,892	351	None.	351	None.	None.
National Surety Co.....	58,561	692	7,945,257	591	8,479,575	30,726	15,840	20,989	None.	None.
Ocean Accident and Guarantee.....	3,851		1,171,900		1,111,150	5,500	1,140	4,360	None.	None.
Railway Passengers.....	10,213	485	3,495,983	459	2,800,633	3,317	117	3,200	None.	None.
United States Fidelity and Guarantee.....	175,474	5,103	31,304,346	11,838	32,977,332	24,358	12,592	4,925	24,500	24,500
Totals.....	564,096		153,105,282		141,129,237	130,686	99,747	90,515	34,500	34,500

GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	54,899		24,508,231		19,275,685	15,899	15,572	5,591	None.	None.
In other Countries.....	150,171		63,693,939		47,849,945	43,465	35,175	18,230	7,500	7,500
Totals.....	205,070		88,202,170		67,125,630	59,364	50,747	23,821	7,500	7,500

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1912.

Hudson Bay Insurance Co.....	249,261	4,044	3,888,718	None.	None.	117,449	117,449	None.	None.	None.
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ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1912.

American and Foreign Marine.....	19,519	773	89,039,084	None.	4	None.	5,491	2,888	2,003	None.
British and Foreign Marine.....	2,180	247	1,510,008	None.			265	381	None.	None.
Fireman's Fund.....	2,074	None.	101,711	None.			54	54	None.	None.
Hartford Fire.....	1,551	None.	192,450	None.			None.	None.	None.	None.
Insurance Co. of North America.....	5,126	None.	1,331,420	None.			1,159	1,159	None.	None.
Marine Insurance Co.....	37,751	None.	151,318,786	None.			22,719	22,719	None.	None.
Ocean Marine.....	14,344	None.	68,080,869	None.			585	10	575	None.
Queen, of America.....	70	None.	489,675	None.			None.	None.	None.	None.
St. Paul Fire and Marine.....	1,094	302	308,465	None.	26		322	170	168	None.
Western.....	4,442	None.	27,892,140	None.			1,106	1,106	None.	None.
Totals.....	88,151						31,701	28,487	3,346	None.

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1912.

General Animals.....	76,310	3,247	1,784,486	1,655		34,594	35,968	1,630	125
Yorkshire.....	51,223	1,654	1,567,157	755		39,074	34,771	8,751	3,000
Totals.....	127,533	4,901	3,291,643	2,390		73,598	70,739	10,381	3,125

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Accident.....	19,606	1,740		3,320		9,472	8,609	1,862	None.
Dominion of Canada Guarantee and Accident.....	16,817	1,553		1,752		4,949	4,500	840	None.
Fidelity and Casualty.....	8,093	561	229,471	408	288,995	2,250	2,212	66	None.
Guardian Accident and Guarantee.....	2,114	101		99		209	132	77	None.
Imperial Guarantee and Accident.....	1,411	113		119		486	486	60	None.
Lloyds Plate Glass.....	65,453					34,549	34,059	5,490	None.
London and Lancashire Guarantee and Accident.....	8,821	776		1,149		3,071	2,923	720	None.
Maryland Casualty.....	9,294	563		858		6,158	4,612	1,946	None.
Mount Royal.....	3,699					1,795	1,795		None.
National Provincial Plate Glass.....	10,139					5,560	5,555	700	None.
New York Plate Glass.....	21,197					9,487	9,106	1,592	None.
Norwich Union Fire.....	34	10		10		31	None.	31	None.
Ocean Accident and Guarantee.....	21,967					9,191	8,796	705	None.
Railway Passengers.....	890	48		50		246	84	162	None.
United States Fidelity and Guaranty.....	2,579	172		169		344	194	150	None.
Yorkshire.....	1,471	134		130		311	311	None.	None.
Totals.....	193,525					88,109	83,374	14,401	None.

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## ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1912.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Registered.	Registered.
	\$		\$		\$	\$	\$	\$	\$
*Ancient Order of Foresters.....	145,227					92,967			
Canada Accident.....	10,069	2,611		2,609		5,293	1,761		None.
Canadian Casualty and Boiler.....	14,351	159		128		6,688	1,900		None.
Canadian Railway Accident.....	140,028	21,974		15,706		73,156	20,581		None.
Catholic Mutual Benefit Association.....	11,217	932		3,335		9,134	8,397		None.
Dominion Gresham.....	749	337		337		884	400		None.
Employers' Canada Guarantee and Accident.....	113,766	15,268		11,527		56,710	13,639		None.
Employers' Liability.....	20,051	3,268	4,888,500	3,241	4,834,000	16,138	4,000		None.
Fidelity and Casualty.....	67,333	4,817	2,761,482	3,590	2,135,948	24,746	7,504		None.
General Accident of Canada.....	43,839	426		327		18,619	2,059		None.
Guardian Accident and Guarantee.....	1,865	192		191		379	None.		None.
Imperial Guarantee and Accident.....		817		669		30,167	7,184		None.
*Independent Order of Foresters.....	276,066	8,270		49,715		217,356	38,386		3,531
International Casualty.....	4,930	54	696	52	650	365	None.		None.
Law Union and Rock.....	8,901	781		571		3,792	1,066		None.
London Guarantee and Accident.....	24,730	639	3,284,504	628	3,251,004	8,315	1,635		None.
London and Lancashire Guarantee and Accident.....	24,630	3,984		3,335		10,797	2,643		None.
Maryland Casualty.....	1,847	164	181,583	134	161,583	2,142	1,900		None.
Norwich Union Fire.....	94	28		28		None.	None.		None.
Ocean Accident and Guarantee.....	31,867					8,276	3,454		None.
Protective Association.....						30,580	4,170		None.
Railway Passengers.....	15,703					7,820	1,300		None.
Royal Exchange.....	3,051	224		220		605	425		None.
*Royal Guardians.....	1,678	365	18,250	353	17,650	816	103		None.
Travelers Indemnity Co., Hartford.....	22,880	1,787		1,627		1,796	674		None.
Travelers' Indemnity Co. of Canada.....	22,655	2,016		1,455		14,679	2,555		None.
United States Fidelity and Guaranty.....	3,342	210		188		572	125		None.
*Woodmen of the World.....	15,282	1,456		3,463		6,836	None.		None.
Yorkshire.....	933	186		182		405	None.		None.
Totals.....	1,027,374					713,729	118,311		3,531

## ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1912.

British and Foreign Marine.....	413	5	55,500	5	55,500	None.	None.	None.	None.
Hartford Fire.....	9,909		1,602,450		2,015,030	8,216	8,216	None.	None.
Maryland Casualty.....	8,440	142	1,194,830	161	1,346,880	1,820	1,620	3,300	None.

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Springfield Fire and Marine.....	346	29,500	29,500	None	None.	None.
Underwriters at American Lloyds.....	13,010	257	2,410,795	226	2,178,300	15,322
Totals.....	32,118		5,293,175		5,625,210	25,158

## ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1912.

Boiler Inspection and Insurance Co.....	73,367	1,191	11,671,200	2,586	23,701,200	11,221	1,221	10,000	None.
Canadian Casualty and Boiler.....	29,706	709	6,008,267	1,078	7,714,800	946	1,046	None.	None.
Fidelity and Casualty.....	15,930	242	3,611,000	170	2,501,000	850	1,450	400	None.
Hartford Steam Boiler.....	1,200					75,000	None.	75,000	None.
Maryland Casualty.....	12,190	138	2,251,800	210	3,519,700	332	1,332	None.	None.
Travelers Indemnity Co., Hartford.....	12,951	24	1,395,000	24	395,000	None.	None.	None.	None.
Travellers' Indemnity Co. of Canada.....	557	12	145,000	26	335,000	None.	None.	None.	None.
United States Fidelity and Guaranty.....	1,476	25	335,000	23	335,000	400	None.	400	None.
Totals.....	135,377					88,749	4,049	85,800	None.

## ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1912.

Title and Trust Co.....	561	39	88,661			None.	None.	None.	None.
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## ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1912.

Fidelity-Phenix.....	6,895		1,702,850		1,454,300	710	710	None.	None.
Hartford Fire.....	3,191		624,602		635,802	None.	None.	None.	None.
Home Insurance Co.....	322	40	82,900	55	107,300	None.	None.	None.	None.
National Fire.....	2,229		407,477		386,144	None.	None.	None.	None.
National Union Fire.....	1,566		373,225		354,225	80	80	None.	None.
Northwestern National.....	666		192,510		178,810	None.	None.	None.	None.
Scottish Union and National.....	116	4	22,600	4	22,600	None.	None.	None.	None.
Springfield Fire and Marine.....	6,097		1,223,300		1,187,140	20	20	None.	None.
St. Paul Fire and Marine.....	925	81	231,800	83	240,800	20	20	20	None.
Totals.....	22,007		4,861,264		4,567,121	810	790	20	None.

## ABSTRACT OF WEATHER INSURANCE IN CANADA FOR THE YEAR 1912.

Canada Weather Insurance Co.....	30,959	1,206	1,174,463	1,654	1,730,677	20,112	20,112	None.	None.
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\*Including funeral benefits.



3 GEORGE V., A. 1913

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life.

## CANADA ACCIDENT ASSURANCE COMPANY

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid		UNSETTLED CLAIMS.		Remarks.
									Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$			
Accident.....	38,892	3,653	12,767,201	3,644	12,008,993	9,164	14,389	2,375	None.		Total business, December 31, 1912.
Sickness.....	10,069	2,611		2,609		3,203	3,638	1,761	None.		
Employers' Liability.....	224,202	983	9,067,761	965	8,927,761	130,479	113,481	51,966	None.		
Guarantee.....	233	23	44,300	21	33,800	None.	None.	None.	None.		
Plate Glass.....	19,606	1,740		3,320		9,472	8,009	1,862	None.		
Totals.....	293,002	9,010		10,559		154,318	142,137	57,964	None.		

## CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident.....	35,508	3,462	8,815,250	2,651	6,095,450	18,992	19,251	1,800	None.	Total business, December 31, 1912.
Sickness.....	14,565	159		128		7,977	6,688	1,900	None.	
Steam Boiler.....	29,706	709	6,008,267	1,078	7,714,800	946	1,046	None.	None.	
Automobile.....	27,037	715		485		11,600	10,514	2,962	None.	
Totals.....	106,816	5,045		4,342		39,425	37,499	6,662	None.	

## CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident.....	259,812	26,059	41,357,419	19,135	29,874,500	130,379	123,843	33,345	2,553	Total business, December 31, 1912.
Sickness.....	140,028	21,974		15,706		73,156	70,146	20,581	None.	
Employers' Liability.....	110,789	732	7,200,000	664	6,602,857	75,645	52,377	41,335	None.	
Automobile.....	14,687	292	2,020,000	170	1,690,000	3,770	3,246	524	None.	
Totals.....	516,316	48,907	50,667,419	35,675	38,167,357	282,950	249,612	95,785	2,553	



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## DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident.....	14,224	710	1,574,350	*4,536	*8,118,150	4,486	1,001	3,485	Total business, December 31, 1912.
Sickness.....	749	371		337		884	484	400	
Employers' Liability.....	862	14		28		545	None	545	
Burglary.....	38,379	3,418	5,420,364	2,632	4,842,909	8,445	6,944	1,631	
Guarantee.....	25	6	16,400	6	16,400	None	None	None	
Totals.....	54,179	4,519		7,539		14,360	8,429	6,061	None.

## DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Accident.....	235,089	8,693	42,043,927	7,086	29,787,667	103,019	95,649	25,538	Total business, December 31, 1912.
Sickness.....	113,766	15,208		11,527		56,738	56,710	13,659	
Burglary.....	853	76	121,620	60	79,620	430	430	None	
Guarantee.....	34,739	2,468	12,804,951	2,135	12,420,377	9,688	7,971	3,201	
Plate Glass.....	16,817	1,554		1,752		4,949	4,500	840	
Totals.....	401,264	28,059		22,560		174,824	165,260	43,238	None.

## GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident.....	57,856	3,690	9,639,666	2,210	5,319,775	36,279	39,035	3,894	Total business, December 31, 1912.
Sickness.....	45,237	430		331		19,751	21,717	2,434	
Employers' Liability.....	163,144	1,835	17,753,750	1,571	15,121,500	80,316	84,233	26,808	
Automobile.....	44,603	1,505	13,256,500	1,065	9,380,500	11,455	14,810	1,345	
Totals.....	310,840	7,370		5,207	29,821,775	147,801	159,795	34,481	5,575

## GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident.....	3,888	350	1,195,750	338	915,250	672	610	63	Total business, December 31, 1912.
Sickness.....	1,865	192		191		379	379	None	
Employers' Liability.....	28,861	211		201		9,614	4,040	5,574	
Burglary.....	633	57	87,450	56	86,450	None	None	None	
Guarantee.....	1,536	121	953,550	119	725,350	249	None	249	
Plate Glass.....	2,114	104		99		209	132	77	None.
Totals.....	38,897	1,035		1,004		11,123	5,161	5,963	None.

\*Including business taken over from The Sterling Accident and Guarantee Company of Canada.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—Continued.

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force at date	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	
Accident.....	243,337	12,477	26,240,475	11,766	23,897,225	73,756	74,348	11,300	None.	Total business, December 31, 1912.
Sickness.....	786	817	.....	669	.....	30,667	28,779	7,684	None.	
Elevator Liability.....	10,721	8	40,000	11	60,000	None.	None.	None.	None.	
Automobile.....	27,759	175	833,000	136	641,500	2,977	2,237	740	None.	
Guarantee.....	1,411	1,058	8,060,682	994	7,074,335	2,659	8,059	1,500	None.	
Plate Glass.....	.....	113	.....	119	.....	516	486	60	None.	
Totals.....	284,014	14,648	.....	13,695	.....	110,905	113,909	21,284	None.	

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Accident.....	61,277	6,153	.....	5,249	.....	33,586	27,040	10,618	None.	Total business, December 31, 1912.
Sickness.....	25,879	4,075	.....	3,417	.....	11,008	11,107	2,718	None.	
Employers' Liability.....	61,040	943	7,107,500	728	4,921,000	32,159	40,446	7,871	None.	
Guarantee.....	10,470	1,009	4,804,419	815	3,258,504	1,901	4,904	4,700	None.	
Plate Glass.....	19,758	1,841	.....	2,097	.....	5,241	5,047	767	None.	
Totals.....	181,424	14,021	.....	12,306	.....	83,898	88,544	26,674	None.	

PROTECTIVE ASSOCIATION OF CANADA.

Accident.....	116,458	9,915	.....	9,915	.....	31,053	29,880	4,962	None.	Total business, December 31, 1912.
Sickness.....	.....	.....	.....	.....	.....	30,589	30,360	4,170	None.	
Totals.....	116,458	9,915	.....	9,915	.....	61,642	60,240	9,132	None.	

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## TRAVELLERS' INDEMNITY COMPANY OF CANADA.

Sickness.....	22,655	2,016	1,455	14,679	14,645	2,555	Total business,
Automobile.....	18,913	4,970,000	317	10,132	12,881	2,957	December 31,
Steam Boiler.....	557	145,000	26	None.	None.	None.	1912.
Totals.....	42,125	2,525	1,798	24,811	27,526	5,512	None.

## BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Transportation.....	2,180	247	4	267,890	265	381	None.
Sprinkler Leakage.....	413	5	5	55,500	None.	None.	In Canada, December 31, 1912.
Totals.....	2,593	252	9	323,390	265	381	None.

## FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Accident.....	79,679	6,372	4,701	29,964,250	82,867	82,363	None.
Sickness.....	67,323	4,817	3,590	2,135,948	24,746	22,855	5,140
Employers' Liability.....	3,825	1,130	1,102	1,174,500	1,054	54	7,504
Burglary.....	19,216	1,344	1,071	1,827,835	5,892	2,983	1,000
Plate Glass.....	8,063	561	408	288,995	2,251	2,212	3,209
Steam Boiler.....	15,950	242	170	2,501,000	850	450	66
Totals.....	196,056	13,466	10,042	37,892,528	117,660	110,447	400
							None.

## INTERNATIONAL CASUALTY COMPANY.

Accident.....	5,619	1,295	643	483,929	2,127	2,237	None.
Sickness.....	4,930	54	52	650	365	365	117
Employers' Liability.....	12,503	101	101	960,329	3,373	3,104	None.
Automobile.....	3,083	57	57	547,811	2,133	1,241	1,435
Totals.....	26,135	1,507	853	1,992,719	7,998	6,947	100
							1,652
							1,000

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Continued.*

LONDON GUARANTEE AND ACCIDENT COMPANY LIMITED.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid		Unsettled Claims.		Remarks.
									Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	\$	
Accident.....	148,328	10,347	24,017,000	10,154	23,512,000	76,529	78,590	7,461	None.	None.	In Canada, December 31, 1912.
Sickness.....	24,730	639	3,284,504	628	3,251,004	8,315	8,207	1,635	None.	None.	
Employers' Liability.....	275,569	1,317	13,170,000	1,269	12,690,000	121,947	97,551	50,924	None.	None.	
Burglary.....	923	74	109,425	74	109,425	600	None.	600	None.	None.	
Guarantee.....	86,278	4,503	29,780,241	4,240	28,706,791	8,453	12,239	4,480	None.	None.	
Totals.....	555,828	16,880	70,370,170	16,365	68,269,220	215,844	196,587	65,100	None.	None.	

MARINE INSURANCE COMPANY, LIMITED.

Automobile.....	34,453		2,352,631		1,176,316	9,807	9,807	None.	None.	None.	In Canada, December 31, 1912.
Inland Transportation.....	37,751		151,318,786		None.	22,719	22,719	None.	None.	None.	
Totals.....	72,204		153,671,417		1,176,316	32,526	32,526	None.	None.	None.	

MARYLAND CASUALTY COMPANY.

Accident.....	99,568	3,406	12,640,840	2,806	10,456,075	54,317	53,565	10,723	None.	None.	In Canada, December 31, 1912.
Sickness.....	1,847	164	181,583	124	161,583	2,142	1,452	1,990	None.	None.	
Employers' Liability.....	370,018	1,135	2,991,600	1,122	3,285,000	176,619	143,482	80,937	None.	None.	
Burglary.....	290	290	513,175	226	440,800	128	58	70	None.	None.	
Guarantee.....	13,746	233	2,388,790	178	2,240,892	351	None	351	None.	None.	
Plate Glass.....	9,294	503	888	888	6,158	6,158	4,612	1,946	None.	None.	In Canada, December 31, 1912.
Steam Boiler.....	12,100	138	2,251,800	210	3,519,700	332	1,332	None.	None.	None.	
Sprinkler Leakage.....	8,440	142	1,194,930	161	1,346,880	1,820	1,620	3,200	None.	None.	
Automobiles.....	24,273	433	2,165,000	293	1,465,000	9,933	10,778	393	362	362	
Totals.....	543,837	6,474		5,978		251,200	215,929	99,610	362	362	

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## OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Accident.....	208,929		29,814,880		68,663	14,808	800
Sickness.....	31,867				8,727	3,454	None.
Employers' Liability.....	467,353		17,361,400		244,318	190,284	None.
Guarantee.....	3,851		1,171,900		5,500	4,360	None.
Plate Glass.....	21,967				8,796	705	None.
Totals.....	733,999				331,417	213,611	800

## RAILWAY PASSENGERS ASSURANCE COMPANY..

Accident.....	62,811	3,953	9,692,100	3,840	19,821	20,927	2,000
Sickness.....	15,703				7,829	8,583	None.
Employers' Liability.....	67,074	330	3,293,000	303	30,099	1,300	None.
Guarantee.....	10,213	485	3,495,933	459	3,317	14,065	None.
Plate Glass.....	48				50	3,200	None.
Automobile.....	5,510	93		93	246	162	None.
Totals.....	162,141	4,909		4,745	4,179	2,675	1,000
					65,491	54,119	3,000

In Canada,  
December 31,  
1912.

## TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Sickness.....	22,880	1,787		1,627	1,796	1,122	None.
Automobile.....	29,381	744	7,440,000	589	9,140	2,396	None.
Steam Boiler.....	951	24	395,000	24	None.	6,744	None.
Totals.....	53,212	2,555		2,240	10,936	3,518	None.

In Canada,  
December 31,  
1912.

## TRAVELERS INSURANCE COMPANY.

Accident.....	229,290	15,186	63,173,305	11,681	154,496	151,195	None.
Employers' Liability.....	185,576	1,088	10,880,000	970	96,003	79,074	None.
Totals.....	411,866	16,274	74,053,305	12,651	250,499	230,269	None.

In Canada,  
December 31,  
1912.

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, &c., business done by Companies which combine more than one class of business, other than Fire or Life—*Concluded*.

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$	
Accident.....	6,848	757	2,996,500	646	2,837,000	885	660	225	None.	In Canada, December 31, 1912.
Sickness.....	3,342	210	.....	188	.....	372	447	125	None.	
Employers' Liability.....	55,737	774	25,483,000	735	24,875,500	20,045	7,095	14,575	None.	
Burglary.....	1,577	91	214,975	84	225,475	245	120	195	None.	
Guarantee.....	175,474	5,103	31,304,346	11,838	32,977,332	24,358	12,592	4,925	24,500.	
Plate Glass.....	2,579	172	.....	169	.....	344	194	150	None.	
Steam Boiler.....	1,476	25	355,000	25	355,000	400	None.	400	None.	
Totals.....	247,033	7,132	.....	13,685	.....	46,849	21,108	20,525	24,500	

## SESSIONAL PAPER No. 8

List of Insurance Companies Licensed to do business in Canada under the Insurance Act, 1910, as at May 31, 1913.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Acadia Fire Insurance Company.....	R. K. Elliot, Secretary, Halifax, N.S.....	\$ 61,000	\$ 59,914 Fire.	
Ætna Insurance Co., Hartford, Connecticut.....	F. W. Evans, General Agent, Montreal.....	287,793	268,139 Fire and Automobile.	
Ætna Life Insurance Co., Hartford, Connecticut.....	T. H. Christmas, Chief Agent, Montreal.....	5,258,697	4,937,336 Life.	
Alliance Assurance Company, Limited.....	T. D. Belfield, Chief Agent, Montreal.....	367,433	303,777 Fire, Accident, Sickness and Guarantee.	
The American and Foreign Marine Insurance Company.....	Robert J. Dale, Chief Agent, Montreal.....	26,000	25,472 Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.	
American Central Insurance Company.....	W. P. Fess, Chief Agent, Winnipeg.....	122,247	106,150 Fire and Tornado; limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia.	
The American Insurance Company.....	Conrad S. Riley, Chief Agent, Winnipeg.....	55,967	51,042 Fire.	
American Surety Company of New York.....	W. H. Hall, Chief Agent, Toronto.....	100,000	99,500 Guarantee.	
Anglo-American Fire Insurance Company.....	H. H. Beck, Manager, Toronto.....	51,120	50,383 Fire.	
The Atlas Assurance Company, Limited.....	Matthew C. Hinshaw, Chief Agent, Montreal.....	418,553	406,043 Fire.	
The British America Assurance Company.....	H. N. Roberts, Secretary, Toronto.....	111,574	104,333 Steam Boiler.	
The British Colonial Fire Insurance Company.....	W. B. Meikle, Chief Agent, Toronto.....	91,240	84,647 Fire and Hail.	
The British Columbia Life Assurance Company.....	Theodore Meunier, Managing Director, Montreal.....	55,000	53,790 Fire.	
The British and Foreign Marine Insurance Co., Limited.....	Saulford S. Davis, General Manager, Vancouver.....	55,000	54,164 Life.	
	Robert J. Dale, Chief Agent, Montreal.....	117,000	111,150 Sprinkler Leakage and Inland Transportation.	
The British Northwestern Fire Insurance Company.....	F. K. Foster, Managing Director, Winnipeg.....	55,000	52,250 Fire.	
Calcuttian Insurance Company.....	John G. Borthwick, Manager, Montreal.....	401,679	379,486 Fire.	
The California Insurance Company.....	John McLeod, Chief Agent, Vancouver.....	55,000	50,586 Fire.	
The Canada Accident Assurance Company.....	T. H. Hudson, Secretary, Montreal.....	91,035	87,418 Accident Sickness, Plate Glass and Guarantee.	
The Canada Hail Insurance Company.....	Wm. J. Wilcox, Managing Director, Winnipeg.....	30,000	28,746 Hail.	
The Canada Life Assurance Company.....	Hon. Geo. A. Cox, President, Toronto.....	61,000	57,950 Life.	
The Canada National Fire Insurance Company.....	W. T. Alexander, Managing Director, Winnipeg.....	55,000	52,250 Fire.	
The Canada Weather Insurance Company.....	Geo. W. Hunt, Chief Agent, Toronto.....	21,000	20,719 Insurance against injury to property, caused by cyclones, tornadoes, windstorms, frost or hail, except with respect to property in transit on water.	



LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Canadian Casualty and Boiler Insurance Company.....	John J. Durance, Secretary, Toronto.....	\$ 55,000	\$ 52,500	Accident, Sickness and Steam Boiler.
The Canadian Fire Insurance Company.....	R. T. Riley, Chief Agent, Winnipeg.....	70,000	66,500	Fire.
The Canadian Railway Accident Insurance Company.....	John Enno, Chief Agent, Montreal.....	75,000	72,270	Accident, Sickness, Burglary, Plate Glass and Automobile.
The Canadian Surety Company.....	Wm. F. Hall, Chief Agent, Toronto.....	58,768	52,203	Guarantee.
The Capital Life Assurance Company of Canada.....	A. E. Corrigan, Managing Director, Ottawa.....	57,194	54,313	Life.
The Central Canada Manufacturers Mutual Fire Insurance Company.....	E. P. Heaton, Manager, Toronto.....	54,000	51,300	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.....	James McGregor, Chief Agent, Montreal.....	1,061,033	1,016,174	Fire and Life.
The Confederation Life Association.....	J. K. Macdonald, Managing Director, Toronto.....	85,367	75,817	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.....	Dewar & Bethune, Chief Agent, Ottawa.....	125,000	123,950	Fire.
The Continental Fire Insurance Company.....	Joseph Rowat, Chief Agent, Montreal.....	253,000	247,854	Fire.
The Continental Life Insurance Company.....	Geo. B. Woods, President, Toronto.....	55,000	52,894	Life.
The Crown Life Insurance Company.....	William Wallace, General Manager, Toronto.....	67,964	65,895	Life.
The Dominion Fire Insurance Company.....	Robt. F. Massie, President, Toronto.....	54,965	50,961	Fire.
The Dominion Gresham Guarantee and Casualty Company, Limited.....	Charles W. Hagar, General Manager, Montreal.....	135,500	129,290	Burglary, Accident, Sickness, Guarantee & Automobile...
The Dominion Life Assurance Company.....	Thos. Hilliard, President, Waterloo, Ont.....	60,220	57,825	Life.
The Dominion of Canada Guarantee and Accident Insurance Company.....	Charles A. Withers, Manager, Toronto.....	200,740	186,166	Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Employers' Liability Assurance Corporation, Limited.....	Richard I. Griffin, Chief Agent, Montreal.....	1,021,375	940,778	Fire, Accident, Guarantee and Sickness.
The Equitable Fire and Marine.....	J. W. Tatley, Chief Agent, Montreal.....	124,073	105,035	Fire.
The Equitable Life Assurance Society of the United States.....	Sergeant P. Stearns, Manager, Montreal.....	2,213,697	2,042,809	Life.
The Equity Fire Insurance Company of Canada.....	Wm. G. Brown, Manager, Toronto.....	55,233	53,069	Fire.
The Excelsior Life Insurance Company.....	Edwin Marshall, General Manager, Toronto.....	54,000	52,300	Life.
Factories Insurance Company.....	Ormsby, Clapp and Anderson, Limited, Chief Agents, Toronto.....	57,000	51,307	Fire.
The Federal Life Assurance Company of Canada.....	Alfred N. Mitchell, Assistant General Manager, Hamilton.....	79,981	75,598	Life.
Fidelity and Casualty Company of New York.....	Bartholomew Minchan, Chief Agent, Toronto.....	196,953	175,265	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
The Fidelity-Phenix Fire Insurance Company of New York.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	330,300	338,776	Fire and Tornado.

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Firemen's Fund Insurance Company.....	John H. Hunter, Chief Agent, Toronto.....	95, 000	82, 223 Fire, Inland Transportation and insurance against loss or damage to Automobiles by Accident, Burglary or Theft.
Firemen's Insurance Company of Newark, N.J.....	Benjamin B. Smith, Chief Agent, Winnipeg.....	54, 773	50, 833 Fire.
The General Accident Assurance Company of Canada.....	John J. Durance, Secretary, Toronto.....	44, 459	42, 541 Accident and Sickness.
General Accident, Fire and Life Assurance Corporation, Limited.....	Thomas H. Hall, Chief Agent, Toronto.....	269, 017	257, 883 Fire.
The General Animals Insurance Company of Canada.....	R. A. Leduc, Chief Agent, Montreal.....	26, 000	25, 068 Live Stock.
Compagnie d'Assurances Générales contre l'Incendie.....	Joseph A. Laurin, Chief Agent, Montreal.....	107, 437	98, 842 Fire.
German American Insurance Company.....	John H. Esinhart and Trevor A. Evans, Joint Chief Agents, Montreal.....	342, 007	315, 402 Fire.
Germania Fire Insurance Company.....	Percy Robertson, Chief Agent, Toronto.....	50, 000	50, 000 Fire.
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	172, 333	168, 583 Life.
The Great-West Life Insurance Company.....	J. H. Brock, Managing Director, Winnipeg, Man.....	60, 000	57, 000 Life.
The Gresham Life Assurance Society, Limited.....	Arch. R. Howell, Chief Agent, Montreal.....	75, 000	71, 844 Life.
The Guarantee Company of North America.....	Henry E. Rawlings, Chief Agent, Montreal.....	60, 000	56, 900 Guarantee.
The Guardian Accident and Guarantee Company.....	H. M. Lambert, Managing Director, Montreal.....	132, 487	127, 780 Accident, Sickness, Guarantee, Burglary and Plate Glass.
Guardian Assurance Company, Limited, London, Eng.....	Hugh M. Lambert, Chief Agent, Montreal.....	683, 133	639, 032 Fire.
Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto.....	640, 073	606, 289 Fire, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft."
The Hartford Steam Boiler Inspection and Insurance Co....	H. N. Roberts, Chief Agent, Toronto.....	45, 000	36, 765 License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Life Association of Canada.....	J. K. McCutcheon, Managing Director, Toronto.....	53, 500	51, 841 Life.
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	389, 333	362, 623 Fire, Automobile and Tornado
The Hudson Bay Insurance Company.....	Charles E. Berg, Manager, Vancouver.....	65, 976	63, 337 Fire and Hall.
The Imperial Guarantee and Accident Insurance Company of Canada.....	E. Willans, Secretary, Toronto.....	111, 000	106, 200 Guarantee, Accident, Sickness, Burglary and Plate Glass.
The Imperial Life Assurance Company of Canada.....	J. K. Pickett, Manager, Toronto.....	243, 791	232, 495 Life.
Insurance-Company of North America.....	Robt. Hampson & Son, Ltd., Chief Agts., Montreal.....	355, 080	330, 698 Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania.....	Paul Von Szeliski, Chief Agent, Toronto.....	125, 780	114, 506 Fire.
International Casualty Company.....	F. Carter Cotton, Chief Agent, Vancouver.....	20, 000	19, 000 Accident, Sickness and Automobile (limited to the Province of British Columbia).
International Fidelity Insurance Company.....	Neil Sinclair, Chief Agent, Toronto.....	5, 000	5, 000 Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.

\*This Company has also \$3,734,100 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies Licensed to do business in Canada under the Insurance, Act, &c.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Per Value.	Accepted Value.	
Law Union and Rock Insurance Co., Limited. The Liverpool and London and Globe Insurance Company, Limited.	J. E. E. Dickson, Manager for Canada, Montreal.	\$ 322,133	\$ 281,789	Fire, Accident and Sickness.
The Liverpool-Manitoba Assurance Company.	J. Gardner Thompson, Mgr. for Canada, Montreal.	1,183,183	1,148,372	Fire and Life.
Lloyds Plate Glass Insurance Company of New York	J. Gardner Thompson, Managing Director, J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Chief Agents, Toronto.	56,000	55,903	Fire.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.	113,900	109,299	Plate Glass.
London Guarantee and Accident Co., Limited	D. W. Alexander, Manager for Canada, Toronto	258,250 313,388	244,060 302,539	Fire and Life. Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng. The London and Lancashire Guarantee and Accident Co. of Canada.	Alfred Wright, Chief Agent, Toronto.	528,096	501,310	Fire.
*The London and Lancashire Life and General Assurance Association, Limited.	Alexander MacLean, Secretary, Toronto.	99,719	98,184	Guarantee, Accident, Sickness, Automobile and Plate Glass.
The London Mutual Fire Ins. Co. of Canada.	Alexander Bissett and Leonard Atkins, Chief Agents, Montreal.	138,500	130,801	Life.
Loyal Protective Insurance Company.	Frank D. Williams, Chief Agent, Toronto, Ont. J. G. Rickard, Manager, London, Ont. Paul Borup, Chief Agent, Montreal.	61,500 60,000 27,000	58,482 53,095 25,426	Fire. Accident and Sickness Insurance among members of the Independent Order of Odd-fellows resident in Canada.
Lumber Insurance Company of New York.	E. D. Hardy, Chief Agent, Ottawa.	107,000	100,405	Fire.
The Manufacturers Life Insurance Company.	G. A. Souersville, General Manager, Toronto.	197,177	185,658	Life.
The Marine Insurance Company, Limited.	W. J. G. Thompson, Chief Agent, Halifax.	126,523	105,850	Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md.	J. William Mackenzie, Chief Agent, Toronto.	364,506	338,150	Accident, Sickness, Burglary, Guarantee, Plate Glass and Steam Boiler.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto.	169,461	156,838	

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Metropolitan Life Insurance Co., New York.	John Tilton, Chief Agent, Ottawa.	9,024,012	8,410,583 Life.
The Monarch Life Assurance Company	J. W. Stewart, Managing Director, Winnipeg.	58,159	51,868 Life.
The Montreal-Canada Fire Insurance Company	A. Champagne, President, Montreal.	50,000	37,000 Life.
The Mount Royal Assurance Company	J. E. Clement, Manager, Montreal.	59,500	38,251 Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada.	Geo. Wegeman, Managing Director, Waterloo, Ont.	114,000	109,013 Life.
The Mutual Life and Citizen's Assurance Company, Ltd.	Willard Bovey, Chief Agent, Montreal.	121,667	114,367 Life.
The Mutual Life Insurance Co. of New York	Fayette Brown, Manager, Montreal.	2,965,227	2,853,301 Life.
National Fire Insurance Co. of Hartford.	Smith, Mackenzie & Hall, Chief Agents, Toronto.	275,000	292,556 Fire and Tornado.
The National Life Assurance Co. of Canada.	A. J. Ralston, Chief Agent, Toronto.	55,000	53,500 Life.
The National Provincial Plate Glass and General Insurance Co., Limited.	J. H. Ewart, Chief Agent, Toronto.	14,600	12,381 Plate Glass.
National Surety Company.	J. Carl Reed, Le Grand Reed, Geo. B. Shaw and Chas. B. McNaught, Joint Chief Agents, Toronto.	69,000	66,043 Guarantee.
National Union Fire Insurance Co. of Pittsburg, Pa.	Henry J. Richmond, Chief Agent, Toronto.	129,553	120,849 Fire and Tornado.
New York Life Insurance Co.	Percy W. Raven, Chief Agent, Montreal.	7,315,617	6,838,392 Life.
The New York Plate Glass Insurance Co.	Geo. W. Paeud, Chief Agent, Montreal.	35,467	31,006 Plate Glass.
Niagara Fire Insurance Company.	J. V. Nutter, Chief Agent, Winnipeg.	110,000	104,880 Fire and Tornado.
The North American Accident Insurance Company.	H. E. Ridout, Chief Agent, Toronto.	60,867	55,015 Accident, Sickness and Plate Glass.
North American Life Assurance Co.	I. Goldman, Managing Director, Toronto.	61,200	57,950 Life.
The North British and Mercantile Ins. Co.	Randall J. Davidson, Manager, Montreal.	1,376,666	1,290,993 Fire and Life.
The North Empire Fire Insurance Company	Donald H. McDonald, President, Winnipeg, Man.	62,231	59,568 Fire.
The North West Fire Insurance Company.	Thomas Bruce, Deputy Manager, Winnipeg.	53,815	53,292 Fire.
The Northern Assurance Co., Ltd.	Robt. W. Tyre, Manager, Montreal.	507,600	451,390 Fire.
The Northern Life Assurance Company of Canada.	John Milne, Managing Director, London, Ont.	67,107	64,204 Life.
Northwestern National Insurance Company of Milwaukee, Wis.	Guy M. Harris, Chief Agent, Winnipeg.	89,507	80,642 Fire, Tornado and Hail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto.	737,153	676,732 Fire, Accident, Sickness and Plate Glass.
Norwich Union Life Insurance Society.	John B. Laidlaw, Chief Agent, Toronto.	72,780	68,910 Life.
The Nova Scotia Fire Insurance Company.	Arthur C. Baillie, Manager, Halifax, N. S.	53,000	50,779 Fire.
The Occidental Fire Insurance Company.	A. F. Kempton, Secretary, Waukegan, Man.	55,000	54,173 Fire.
The Ocean Accident and Guarantee Corporation, Limited.	Charles H. Nealey, Manager, Toronto.	684,967	575,211 Accident, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited.	Robt. Hampson & Son, Limited, Chief Agents, Montreal.	132,860	123,560 Insuring postal and express packages in transit in Canada.
The Ontario Fire Insurance Company.	J. E. Rice, Chief Agent, Calgary.	50,500	50,149 Fire.

\*This Company has also \$3,200,000 vested in Canadian Trustees under the Insurance Act. \*\*This Company has also \$2,843,644 vested in Canadian Trustees under the Insurance Act. This Company has also \$4,958,910 vested in Canadian Trustees under the Insurance Act. ††This Company has also \$4,308,959 vested in Canadian Trustees under the Insurance Act.

LIST of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Pacific Coast Fire Insurance Co.....	Thomas W. Greer, General Manager, Vancouver	\$ 58,100	\$ 50,985 Fire.	
The Palatine Insurance Company, Limited.....	James McGregor, Chief Agent, Montreal	105,667	100,383 Fire.	
†Phoenix Assurance Co., Limited.....	R. MacD. Paterson and J. B. Paterson, General Agents, Montreal.....	1,226,747	1,209,182 Fire and Life.	
The Phenix Insurance Co., Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	319,000	302,702 Fire.	
The Protective Association of Canada.....	Eugene E. Gleason, Secretary, Granby, Que...	18,000	15,344	Accident and Sickness, restricted to members of the Musomé Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company.....	Robert Hampson & Son, Limited, Chief Agents, Montreal.....	181,000	165,671 Fire.	
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto.....	456,167	433,305 Life.	
Provincial Insurance Company, Limited.....	Willis, Faber & Co. of Canada, Limited, Chief Agents, Montreal.....	115,340	103,421 Fire.	
The Prudential Insurance Co. of America.....	Wm. White, Chief Agent, Montreal.....	1,956,085	1,826,847 Life.	
Quebec Fire Assurance Co.....	Colin E. Sword, Secretary, Quebec.....	174,093	167,947 Fire.	
Queen Insurance Co. of America.....	William Mackay, Chief Agent, Montreal.....	589,523	553,703 Fire.	Inland Transportation and Automobile.
Railway Passengers Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.....	185,888	149,106	Guarantee, Accident, Sickness and Plate Glass.
The Reliance Mutual Life Assurance Society, London, Eng	John B. Laidlaw, Chief Agent, Toronto.....	109,500	96,133 Life.	
de Rimouski, La Compagnie d'Assurance contre l'Incendie.	Napoleon Bernier, Secretary, Rimouski, P.Q.	55,000	51,680 Fire.	
The Royal Exchange Assurance.....	Arthur Barry, Chief Agent, Montreal.....	387,387	318,239 Fire.	Accident, Sickness, and Automobile restricted to Burglary or Theft.
The Royal Guardians.....	A. T. Patterson, Supreme Secretary, Montreal.....	93,637	90,013 Life and Sickness.	
The Royal Insurance Co., Limited.....	William Mackay, Chief Agent, Montreal.....	1,999,427	1,861,817 Fire and Life.	
La Sauvegarde Life Insurance Company.....	Philorum Bonhomme, Chief Agent, Montreal.....	55,000	52,250 Life.	
The Scottish Union and National Insurance Co.....	Esmlart & Evans, Chief Agents, Montreal.....	329,641	307,095 Fire.	
The Security Life Insurance Company of Canada.....	Joseph M. Fortier, President, Montreal.....	57,000	51,108 Life.	
The Sovereign Fire Insurance Co. of Canada.....	H. S. Wilson, Managing Director, Toronto.....	57,500	50,786 Fire.	
The Sovereign Life Assurance Co. of Canada.....	H. J. Melkiejohn, Managing Director, Winnipeg	52,000	50,000 Life	

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Springfield Fire and Marine Insurance Co.....	Joseph Murphy, Chief Agent, Toronto.....	312,000	288,792	Fire, Tornado and Sprinkler Leakage.
†The Standard Life Assurance Co.....	D. M. McGoun, Manager, Montreal.....	6,622,844	6,264,184	Life.....
†The Star Assurance Society.....	Alt. W. Briggs, Secretary, Toronto.....	194,180	176,704	Life.....
††The State Life Assurance Co., Indianapolis, Ind.....	W. H. Hunter, Chief Agent, Toronto.....	127,000	121,141	Life.....
St. Paul Fire and Marine Insurance Co.....	Robt. J. Dale, Chief Agent, Montreal.....	231,000	216,649	Life.....
The Subsidiary High Court of the Ancient Order of Foresters.....	W. Williams, Permanent Secretary, Toronto.....	62,516	59,702	Life and Automobile.
Sun Insurance Office, London, Eng.....	H. M. Blackburn, Manager, Toronto.....	451,297	425,283	Fire.
The Sun Life Assurance Co. of Canada.....	R. Macaulay, President, Montreal.....	64,000	60,800	Life
The Supreme Court of the Independent Order of Foresters.....	Elliot G. Stevenson, Supreme Chief Ranger, Toronto.....	100,000	100,000	Life, Disability and Sickness on the Assessment Plan.
The Title and Trust Company.....	John J. Gibson, Manager, Toronto.....	77,000	75,989	Title Insurance as defined in Company's Act of incorporation.
The Travelers Indemnity Company Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	109,500	100,530	Accident, Sickness, Steam Boiler, Fly Wheel and Automobile.
•The Travelers Insurance Co., Hartford, Conn.....	Frank F. Parkins, Chief Agent, Montreal.....	879,190	829,104	Life and Accident.
The Travelers' Indemnity Co., of Canada.....	Frank F. Parkins, Chief Agent, Montreal.....	81,000	79,379	Accident, Sickness, Steam Boiler, Automobile and Plate Glass.
The Travellers Life Assurance Company of Canada.....	George H. Allen, Managing Director, Montreal.....	55,000	52,599	Life.....
Underwriters at American Lloyds.....	Edgar D. Hardy, Chief Agent, Ottawa.....	76,900	72,396	Fire and Sprinkler Leakage.
L'Union Compagnie d'Assurance contre l'Incendie, Paris.....	Louis Maurice Ferrand, Chief Agent, Montreal.....	57,900	55,295	Fire.
Union Assurance Society, Limited.....	T. L. Morrissey, Chief Agent, Montreal.....	436,967	402,782	Fire.
Union Mutual Life Insurance Co. Portland, Maine.....	Henri E. Morin, Chief Agent, Montreal.....	1,055,752	1,007,820	Life.
United States Fidelity and Guaranty Co., Baltimore, Md.....	Arthur E. Kirkpatrick, Chief Agent, Toronto.....	250,000	230,068	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	344,073	312,199	Life.
Westchester Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	100,000	96,235	Fire.
The Western Assurance Co.....	W. B. Meikle, Managing Director, Toronto.....	79,220	75,187	Fire and Inland Transportation, Lightning, Explosion and Tornado.
The Yorkshire Insurance Co., Limited.....	P. M. Wickham, Chief Agent, Montreal.....	365,990	348,492	Fire, Live Stock, Accident, Sickness and Plate Glass

†This Company has also \$2,006,549 vested in Canadian Trustees under the Insurance Act.

\*This Company has also \$2,960,000 vested in Canadian Trustees under the Insurance Act.

††This Company has also \$54,000 vested in Canadian Trustees under the Insurance Act.

†††This Company has also \$1,597,627 vested in Canadian Trustees under the Insurance Act.

NOTE.—The *Sterling Accident and Guarantee Company of Canada* has reinsured all its risks with the Dominion Gresham Guarantee and Casualty Company and has given notice that it will apply for the release of its deposit on July 7, 1913. In the case of the *Union Life Assurance Company* an order for the winding up of the Company was made on Wednesday, June 25, 1913, and subsequently, with the approval of the Court, an agreement was made whereby the Metropolitan Life Insurance Company of New York has undertaken to reinsure all the policies of said Company.



THE following Insurance Companies are registered under "the Insurance Act, 1910" and are permitted to transact the business of Life Insurance in Canada upon the assessment plan:—

Name of Company.	Chief Agent to receive Process.
*The Canadian Order of the Woodmen of the World.....	Clair Jarvis, Chief Agent, London, Ont.
The Commercial Travelers' Mutual Benefit Society.....	Etta M. Rowley, Secretary, Toronto.
*The Grand Council of the Catholic Mutual Benefit Association of Canada.....	John J. Behan, Chief Agent, Kingston, Ont.

\*This order is also authorized to transact the business of Sickness Insurance.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "the Insurance Act, 1910," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, General Agent, Montreal.	\$ 113,140	\$ 107,059 Life.	
The Edinburgh Life Assurance Co.....	F. W. Kingstone, Chief Agent, Toronto.	95,667	93,317 Life.	
The Life Association of Scotland.....	Charles W. Holt, Attorney, Montreal.	175,930	153,599 Life.	
National Life Insurance Company of the U. S. of America.....	Paul P. Powis, Chief Agent, Hamilton.	60,000	58,200 Life.	
North Western Mutual Life Insurance Company, Milwaukee Wis.....	William Angus, Attorney, Montreal.	100,000	100,000 Life.	
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.	130,280	130,125 Life.	
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.	125,000	119,881 Life.	
The Scottish Provident Institution.....	John H. Dunlop, Chief Agent, Montreal.	91,000	86,430 Life.	











STATEMENTS  
OF  
INSURANCE COMPANIES  
TRANSACTIONING FIRE INSURANCE  
AND OF  
INSURANCE COMPANIES TRANSACTIONING ONE OR MORE CLASSES  
OF INSURANCE IN ADDITION TO FIRE INSURANCE.



LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910,  
TO TRANSACT IN CANADA THE BUSINESS OF FIRE IN-  
SURANCE DURING THE YEAR ENDED DECEMBER 31, 1912.

The Acadia Fire Insurance Company.  
Etna Insurance Company.  
Alliance Assurance Company (Limited).  
American Central Insurance Company.  
The American Insurance Company.  
American Lloyds, Underwriters at.  
Anglo-American Fire Insurance Company.  
The Atlas Assurance Company (Limited).  
British America Assurance Company.  
British Colonial Fire Insurance Company.  
The British Northwestern Fire Insurance Company.  
Caledonian Insurance Company.  
The California Insurance Company.  
The Canada National Fire Insurance Company.  
The Canadian Fire Insurance Company.  
The Central Canada Manufacturers Mutual Fire Insurance Company.  
Commercial Union Assurance Company (Limited).  
Connecticut Fire Insurance Company.  
The Continental Insurance Company.  
The Dominion Fire Insurance Company.  
The Employers' Liability Assurance Corporation (Limited).  
The Equity Fire Insurance Company of Canada.  
Factories Insurance Company.  
Fidelity-Phenix Fire Insurance Company of New York.  
Fireman's Fund Insurance Company.  
Firemen's Insurance Company of Newark, New Jersey.  
General Accident Fire and Life Assurance Corporation (Limited).  
Compagnie d'Assurances Générales contre l'Incendie.  
German American Insurance Company.  
Germania Fire Insurance Company.  
Guardian Assurance Company (Limited).  
Hartford Fire Insurance Company.  
The Home Insurance Company.  
The Hudson Bay Insurance Company.  
Insurance Company of North America.  
The Insurance Company of the State of Pennsylvania.  
The Law Union and Rock Insurance Company (Limited).  
The Liverpool and London and Globe Insurance Company (Limited).  
The Liverpool-Manitoba Assurance Company.  
The London and Lancashire Fire Insurance Company (Limited).



The London Assurance.  
The London Mutual Fire Insurance Company of Canada.  
Lumber Insurance Company of New York.  
The Mercantile Fire Insurance Company.  
The Montreal-Canada Fire Insurance Company.  
The Mount Royal Assurance Company.  
National Fire Insurance Company of Hartford.  
National Union Fire Insurance Company of Pittsburgh, Pa.  
Niagara Fire Insurance Company.  
North British and Mercantile Insurance Company.  
The North Empire Fire Insurance Company.  
The North West Fire Insurance Company.  
The Northern Assurance Company (Limited).  
Northwestern National Insurance Company of Milwaukee, Wis.  
The Norwich Union Fire Insurance Society (Limited).  
The Nova Scotia Fire Insurance Company.  
The Occidental Fire Insurance Company.  
The Ontario Fire Insurance Company.  
Ottawa Assurance Company.  
The Pacific Coast Fire Insurance Company.  
The Palatine Insurance Company (Limited).  
Phoenix Assurance Company (Limited).  
The Phoenix Insurance Company, Hartford, Conn.  
Providence Washington Insurance Company.  
Provincial Insurance Company (Limited).  
Quebec Fire Assurance Company.  
Queen Insurance Company of America.  
La Compagnie d'Assurance contre l'Incendie de Rimouski.  
The Royal Exchange Assurance.  
The Royal Insurance Company (Limited).  
The Scottish Union and National Insurance Company.  
The Sovereign Fire Assurance Company of Canada.  
Springfield Fire and Marine Insurance Company.  
St. Paul Fire and Marine Insurance Company.  
Sun Insurance Office, London, England.  
Union Assurance Society (Limited).  
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France  
Westchester Fire Insurance Company.  
The Western Assurance Company.  
The Yorkshire Insurance Company (Limited).

## SESSIONAL PAPER No. 8

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1910,  
TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE  
ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE  
INSURANCE) DURING THE YEAR ENDED DECEMBER 31,  
1912.

Ætna Insurance Company.  
Alliance Assurance Company (Limited).  
American Central Insurance Company.  
American Lloyds, Underwriters at.  
The Employers' Liability Assurance Corporation (Limited).  
Fidelity-Phenix Fire Insurance Company of New York.  
Fireman's Fund Insurance Company.  
Hartford Fire Insurance Company.  
The Home Insurance Company.  
The Hudson Bay Insurance Company.  
Insurance Company of North America.  
The Law Union and Rock Insurance Company (Limited).  
The Mount Royal Assurance Company.  
National Fire Insurance Company of Hartford.  
National Union Fire Insurance Company of Pittsburgh, Pa.  
Niagara Fire Insurance Company.  
Northwestern National Insurance Company of Milwaukee, Wis.  
The Norwich Union Fire Insurance Society (Limited).  
Queen Insurance Company of America.  
The Royal Exchange Assurance.  
The Scottish Union and National Insurance Company.  
Springfield Fire and Marine Insurance Company.  
St. Paul Fire and Marine Insurance Company.  
The Western Assurance Company.  
The Yorkshire Insurance Company (Limited).



## THE ACADIA FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—C. C. BLACKADAR.

Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by 173 of the Statutes of Nova Scotia, 1906; amended by chapter 142 of the Statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V., cap 102), authorizing the appropriation out of the rest or accumulated profits of the Company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V., chap 182), amending chapter 173 of Statutes of Nova Scotia, 1906, as to the investment powers of the Company and extending its powers as to the classes of business it may undertake. Dominion license issued July 31, 1905. Previous to this date the Company's business was confined to the Province of Nova Scotia).

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....	\$ 400,000 00
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(For list of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the company.....	\$ 16,894 00
Loans on mortgages on real estate, first liens.....	25,000 00
Loans on bonds stocks or other marketable collaterals.....	20,000 00
Bonds and debentures owned by the company, viz. :—	

## On deposit with Receiver General—

	Par value.	Book value.	Market value.
City of Halifax, 1913 to 1918, 4½ p. c....	\$ 8,000 00	\$ 8,601 25	\$ 8,080 00
Dartmouth Ferry, 1915, 4½ p. c.....	10,000 00	10,100 00	10,000 00
Town of Dartmouth, 1913-1926, 4½ p. c.			
and 4 p. c.....	11,000 00	10,930 00	11,000 00
Town of Bridgewater, N.S., 1932, 4 p. c.	2,000 00	1,855 00	1,900 00
City of Halifax, Perm. Stock, 5 p. c...	30,000 00	30,500 00	37,500 00
	<u>\$ 61,000 00</u>	<u>\$ 61,986 25</u>	<u>\$ 68,480 00</u>

THE ACADIA FIRE—*Continued.*ASSETS—*Concluded.*

	Par value.	Book value.	Market value.
<i>Held by the Company—</i>			
Acadia Loan Corporation, 1916, 4½ p. c. \$	5,000 00	\$ 5,000 00	\$ 5,000 00
Eastern Canada Savings & Loan, 1913—			
1914, 4½ p. c. ....	15,000 00	15,000 00	15,000 00
City of Halifax, School, 1917, 4½ p. c. .	1,000 00	1,020 00	1,020 00
City of Halifax, debentures, 1913-1917, 4½ p. c. ....	24,000 00	25,803 75	24,240 00
Halifax Electric Tramway Co. 1916, 5 p. c. ....	10,000 00	10,050 00	10,000 00
N. S. Steel & Coal Co., 1959, 5 p. c. ....	4,500 00	4,365 00	4,365 00
	<u>\$ 59,500 00</u>	<u>\$ 61,238 75</u>	<u>\$ 59,625 00</u>

## Stocks owned and held by the company, viz.:—

Bank of British North America, 30 shares.....	\$ 7,299 70	\$ 10,147 00	\$ 11,095 54
Bank of Montreal, 30 shares.....	3,000 00	6,741 75	7,350 00
Bank of Nova Scotia, 182 shares.....	18,200 00	48,382 25	49,048 00
Canadian Bank of Commerce, 858 shares.....	42,900 00	57,405 68	95,238 00
Dominion Bank, 15 shares.....	1,500 00	3,540 00	3,525 00
Molson Bank, 25 shares.....	2,500 00	5,050 00	5,050 00
Nova Scotia Savings, Loan and Build- ing Society, 11 shares.....	2,640 00	4,304 16	4,304 16
Royal Bank of Canada, 1,577 shares....	157,700 00	303,956 25	350,094 00
Dartmouth Development Co. ....	202 50	202 50	202 50
	<u>\$ 235,942 20</u>	<u>\$ 439,729 59</u>	<u>\$ 525,907 20</u>

Total par, book and market values of bonds and stocks.....	<u>\$ 356,442 20</u>	<u>\$ 562,954 59</u>	<u>\$ 654,012 20</u>
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Carried out at book value.....	\$ 562,954 59
Cash at head office.....	379 93

## Cash in banks, viz:—

Royal Bank of Canada, current account.....	\$12,889 92
“ “ “ branch loss account.....	449 89
“ “ “ Toronto.....	56 54
“ “ “ Winnipeg.....	580 60
“ “ “ Deposit receipts.....	13,000 00

Total cash in banks.....	26,976 95
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Deposit receipts (Eastern Canada L. & S. Co.) \$10,334.67; Return premiums due by reinsuring Co. \$33.45.....	10,368 12
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Total ledger assets.....	\$ 662,573 59
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## OTHER ASSETS.

Market value of stocks, bonds and debentures over book value...	91,057 61
Plans, furniture and fixtures.....	4,000 00
Rents due.....	10 00
Agents' balances and premiums uncollected.....	15,573 54

Total assets.....	<u>\$ 773,214 74</u>
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## SESSIONAL PAPER No. 8

THE ACADIA FIRE—*Continued.*

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted.....	\$ 3,775 40
Net amount of losses, resisted in suit.....	1,000 00
Total net amount of unsettled claims.....	\$ 4,775 40
Reserve of unearned premiums \$91,551.18; carried out at 80 p.c....	73,240 94
Dividends declared, but not yet due.....	6,000 00
Due for reinsurance.....	780 69
Held in trust for reinsurance .....	33,989 87
Amount borrowed from Montreal Trust Co.....	80,640 00
Taxes due and accrued.....	3,220 95
Total liabilities in Canada, except capital stock.....	\$ 202,647 85

(2) *Liabilities in other Countries.*

Reserve of unearned premiums \$1,304.05; carried out at 80 p.c. .	\$ 1,043 24
Total liabilities in other countries.....	\$ 1,043 24
Total liabilities in all countries, except capital stock. .	\$ 203,691 09
Excess of assets over liabilities.....	\$ 569,523 65
Capital stock paid up.....	400,000 00
Surplus over liabilities and capital.....	\$ 169,523 65

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 215,212 77	\$ 3,883 18
Deduct reinsurance, \$70,475.79; and return premiums, \$34,666.29.....	104,540 09	601 99
Net cash received for premiums.....	\$ 110,672 68	\$ 3,281 19
Net cash received for premiums in all countries.....	\$ 113,953 87	
Cash received for interest on investments.....	30,493 39	
Cash received for rents.....	690 96	
Net gain on sale of investments.....	52 50	
Total income.....	\$ 145,190 72	

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 16,419 62	\$ 3,203 87
Deduct savings, salvage and reinsurances.....	3,521 28	746 78
Net amount paid for said losses.....	\$ 12,898 34	\$ 2,457 09
Amount paid for losses occurring during the year.....	\$ 116,677 74	57 87
Deduct savings, salvage and reinsurances.....	41,897 00	
Net amount paid for said losses.....	\$ 74,780 14	\$ 57 87
Totals.....	\$ 87,678 48	\$ 2,514 96

THE ACADIA FIRE—*Continued.*EXPENDITURE—*Concluded.*

Total net amount paid for losses in all countries.....	\$	90,193 44
Dividends paid.....		24,000 00.
Commission or brokerage.....		13,194 81
Paid for salaries Home Office Officials, \$7,554.77; general and special agents, \$7,121.51; directors' fees, \$3,000; auditors' fees, \$250; travelling expenses, \$1,718.75.....		19,645 03
Taxes.....		3,455 78
All other expenditure, viz.:—Advertising, \$709.55; furniture and fixtures, \$111.36; inspections and surveys, \$15; legal fees, \$327.88; maps and plans, \$4,661.35; postage, telegrams, telephones and express, \$1,486.08; printing and stationery, \$3,437.21; rents, \$1,707; Underwriters' Boards, Tariff Associations, &c., \$960.17; general expense, \$1,527.48; Fire Depts. Patrol, etc., \$23.95.....		14,967 03
Premiums written off.....		272 11
Total expenditure.....	\$	<u>165,728 20</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$	568,481 20
Amount of cash income as above.....		145,190 72
Total.....	\$	713,671 92
Amount of expenditure as above.....		165,728 20
Balance, net ledger assets (\$662,573.59, less \$114,629.87 ledger liabilities) at December 31, 1912.....	\$	<u>547,943 72</u>

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	68,155 58
Amount of commission thereon.....		17,234 89
Amount of losses recovered from said companies.....		36,196 98
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$36,253.16; carried out at 80 per cent.....	\$	29,002 53
Amount of reinsurance premiums payable to such companies ..		164 34
Amount of cash or other securities held as security for recovery of losses.....		<u>34,989 87</u>



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THE ACADIA FIRE—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement....	17,224,406	242,126 25	1,966,263	25,716 06	19,190,669	267,842 31
Taken during the year, new and renewed.....	15,396,994	219,430 82	275,980	2,845 95	15,672,974	222,276,77
Total.....	32,621,400	461,557 07	2,242,243	28,562 01	34,863,643	490,119 08
Deduct terminated.....	14,557,065	212,470 83	1,902,100	24,529 41	16,459,165	237,000 24
Gross in force at end of year.....	18,064,335	249,086 24	340,143	4,032 60	18,404,478	253,118 84
Deduct reinsured.....	5,092,105	74,911 71	86,238	1,424 50	5,178,343	76,336 21
Net in force at December 31, 1912.....	12,972,230	174,174 53	253,905	2,608 10	13,226,135	176,782 63

3 GEORGE V., A. 1913

# ÆTNA INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WM. B. CLARKE.

Secretary— E. J. SLOAN.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal.

Chief Agent in Canada—F. W. EVANS.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

### CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash \$5,000,000 00

### ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Montreal Corporation 4 per cent stock.....	\$ 6,000 00	\$ 6,000 00
Montreal Harbour bonds .....	4,000 00	3,960 00
Winnipeg City bonds, 1914—4 p.c.....	31,792 70	31,157 14
Town of Westmount bonds, 1938—3½ p.c.....	50,000 00	44,000 00
City of Hamilton bonds, 1920—4 p.c.....	46,000 00	45,310 00
City of Montreal bonds, 1942—4 p.c.....	50,000 00	50,000 00
Prov. of Manitoba debentures, 1947 and 1948—4 p.c.....	15,000 00	15,000 00
Toronto Mortgage Co's. debentures, 1916—4 p.c.....	50,000 00	49,000 00
City of Toronto Local Improvement, 1920—4 p.c.....	10,000 00	9,800 00

Total par and market values.....	\$262,792 70	\$254,227 14
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Carried out at market value.....	\$	254,227 14
Agents' balances and premiums uncollected, fire, \$19,826.57;		
other, \$971.73.....		20,798 30
Total assets in Canada.....	\$	275,025 44

### LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid.....	\$	678 50
Net amount of fire losses, unadjusted.....		9,761 33
Total net amount of unsettled fire claims.....	\$	10,439 83

Net amount of automobile losses, adjusted and unpaid.....	\$	121 95
Net amount of automobile claims, unadjusted.....		2,350 00
Net amount of automobile claims, resisted in suit.....		1,100 00

Net amount of unsettled automobile claims.....	\$	3,571 95
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Total net amount of unsettled claims.....	\$	14,011 78
Reserve of unearned premiums (fire) \$218,801.47; (automobile)		
\$17,209.27; total, \$236,010.74; carried out at 80 per cent.....		188,808 60
Taxes due and accrued.....		3,000 00

Total amount of all liabilities in Canada.....	\$	205,820 38
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## SESSIONAL PAPER No. 8

## ÆTNA—Continued.

## INCOME IN CANADA.

<i>Fire risks—</i>	
Gross cash received for premiums .....	\$ 335,352 11
Deduct reinsurance; and return premiums.....	35,872 07
Net cash received for said premiums.....	\$ 299,480 04
<i>Automobile risks—</i>	
Gross cash received for premiums.....	\$ 65,816 80
Deduct reinsurance; and return premiums.....	24,922 14
Net cash received for said premiums.....	\$ 40,894 66
Total net cash received for all premiums.....	\$ 340,374 70
Received for interest on investments.....	10,261 70
Total income in Canada.....	\$ 350,636 40

## EXPENDITURE IN CANADA.

Net amount paid for fire losses occurring in previous years.....	\$ 3,755 90	
Amount paid for fire losses occurring during the year.....	\$ 114,770 95	
Deduct amount received for savings, salvage and reinsurance.....	34 57	
Net amount paid for said losses.....	\$ 114,736 38	
Total net amount paid for fire losses.....	\$ 118,492 28	
Paid for automobile losses.....	20,628 34	
Paid for commission or brokerage: fire, \$62,853.71; automobile, \$8,250.08.....	71,103 79	
Paid for salaries, fees, &c.....	6,633 80	
Paid for taxes: fire.....	3,842 37	
Miscellaneous expenditure, (fire) viz.:—Printing and stationery, \$47.48; postage, telegraph, express and telephones, \$1,838.31; advertising \$78.83; maps and plans \$771.38; Underwriters' Association expenses and board dues, \$2,360.02; travelling expenses, \$458.09; preparing Govt. books, \$300.....	5,854 11	
Miscellaneous expenditure, (automobile), viz.:—Postage, telegrams, telephones &c, \$84.55; board fees, \$10.....	94 55	
Total expenditure in Canada.....	\$ 226,649 24	

## RISKS AND PREMIUMS IN CANADA.

<i>Fire risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	15,831	\$ 29,634,015	\$ 382,022 35
Taken during the year, new and renewed.....	10,958	24,335,689	338,924 57
Total.....	26,789	\$ 53,969,704	\$ 720,946 92
Deduct terminated.....	9,790	21,289,819	295,327 12
Gross in force at date.....	16,999	\$ 32,679,885	\$ 425,619 80
Deduct reinsured .....		114,715	1,446 38
Net in force at December 31, 1912.....	16,999	\$ 32,565,170	\$ 424,173 42
<i>Automobile risks.....</i>			
Gross policies in force at date of last statement.	454	\$ 804,842	\$ 20,375 46
Taken during the year, new and renewed.....	1,517	2,734,132	66,127 66
Total.....	1,971	\$ 3,538,974	\$ 86,503 12
Deduct terminated.....	1,281	2,128,582	52,084 58
Gross and net in force at Dec. 31, 1912.....	690	\$ 1,410,392	\$ 34,418 54

3 GEORGE V., A. 1913

## AETNA—Continued.

## RISKS AND PREMIUMS IN CANADA—Concluded.

Total number of policies in force in Canada at December 31, 1912.....	17,689	
Total net amount in force.....		\$33,975,562 00
Total premiums thereon.....		458,591 96

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$	592,207 93
Loans secured by pledge of bonds, stocks or other collateral.....		100,000 00
Cash on hand, in trust companies and in banks.....		1,718,106 52
Agents' debit balances.....		1,627,803 99
Book value of stocks and bonds.....		17,662,503 34

Total ledger assets.....\$21,700,621 78

## NON LEDGER ASSETS.

Interest accrued.....		95,455 28
Market value of bonds and stocks over book value.....		1,480,373 80

Gross assets.....	\$23,276,450 86
Deduct assets not admitted.....	224,919 50

Total admitted assets.....\$23,051,531 36

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$	711,143 59
Amount of unearned premiums.....		8,364,196 73
Amount reclaimable on perpetual fire insurance policies.....		104,750 75
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.....		1,000 00
State, county and municipal taxes due or accrued.....		150,000 00
Balance held for Munich Reinsurance Company under contract....		482,047 79

Total liabilities (except capital stock).....	\$	9,813,138 86
Capital stock paid up in cash.....		5,000,000 00
Surplus over liabilities and capital.....		8,238,392 50

Total liabilities.....\$23,051,531 36

## INCOME.

Net cash received from premiums.....	\$	9,574,430 79
Deposit premiums received on perpetual risks.....		9,753 28
Received for interest and dividends.....		878,137 09
Rents.....		25,300 00
Agents' balances charged off.....		44 29
Gross profit on sale or maturity of bonds and stocks.....		65,946 68
All other income.....		10,854 33

Total income.....\$10,564,466 46

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*ÆTNA—Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.  
—*Concluded.*

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 4,977,974 59
Expenses of adjustment and settlement of losses.....	57,195 14
Cash dividends paid stockholders.....	800,000 00
Commissions or brokerage.....	1,856,453 32
Deposit premiums returned.....	3,396 60
Salaries \$189,820.52; and expenses \$142,423.23; of special and general agents.....	332,243 75
Salaries, fees and all other charges of officers, directors, trustees, home and branch office employees.....	398,236 87
Rents.....	63,993 10
Taxes on real estate.....	9,709 25
State taxes on premiums, Insurance Department licenses and fees.....	181,792 15
Underwriters' boards and tariff associations.....	81,598 77
Fire department, fire patrol and salvage corps assessments, fees and expenses.....	19,646 30
Inspections and surveys.....	68,788 24
All other licenses, fees and taxes.....	221,476 67
Agents' balances charged off.....	2,287 64
Gross loss on sale or maturity of bonds and stocks.....	51,378 00
Gross decrease, by adjustment, in book value of bonds.....	550 00
Paid Munich Reinsurance Company for interest on balance.....	19,076 50
All other expenditure.....	251,891 13
Total expenditure.....	<u><u>\$ 9,397,688 02</u></u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire..	\$ 919,866,362 00
Premiums thereon.....	10,897,136 61
Amount of policies terminated—Fire.....	828,906,166 00
Premiums thereon.....	9,979,857 95
Net amount in force at the end of the year—Fire.....	1,314,426,924 00
Premiums thereon.....	<u><u>15,030,831 99</u></u>
Net amount in force at end of year—Marine and Inland.....	\$ 37,483,846 00
Premiums thereon.....	<u><u>835,609 45</u></u>
Perpetual risks in force at end of year—Fire.....	\$ 5,044,394 00
Deposits thereon.....	<u><u>116,389 72</u></u>

# ALLIANCE ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—Rt. Hon. Lord ROTHSCHILD. | General Manager — ROBERT LEWIS.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—

THOS. D. BELFIELD.

Head Office in Canada—

39 St. Sacrament St., Montreal.

(Established, August 4, 1824. Commenced business in Canada, March 1, 1892.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$26,523,333 33
Amount paid up in cash.....	4,866,666 67

## ASSETS IN CANADA.

Stocks, bonds, &c., in deposit with Receiver General:—

	Par value.	Market value.
Province of British Columbia 3 per cent stock—1941.....	\$ 109,500 00	\$ 88,695 00
Grand Trunk Pacific Railway 3 per cent bonds—1962.....	257,933 33	201,188 00
Total.....	\$ 367,433 33	\$ 289,883 00

Carried out at market value.....	\$ 289,883 00
Cash at head office in Canada.....	3,564 67
Cash in bank of Montreal.....	5,230 98
Agents' balances and premiums uncollected (\$58.90 on business prior to Oct. 1, 1912).....	18,007 86
Office furniture and plans.....	5,000 00

Total assets in Canada.....\$ 321,686 51

## LIABILITIES IN CANADA.

Total net amount of unsettled claims for losses.....	\$ 4,244 00
Reserve of unearned premiums, \$169,594.21; carried out at 80 per cent.....	135,675 37
Salaries and rents, &c., due and accrued.....	520 00
Taxes due and accrued.....	2,280 55

Total liabilities in Canada.....\$ 142,719 92

## INCOME IN CANADA.

Gross cash received for premiums.....	\$235,594 89
Deduct reinsurance, \$6,107.97; and return premiums, \$22,712.56.....	28,820 53

Net cash received for premiums.....	\$ 206,684 36
Received for interest, on deposit, paid direct to head office....	11,023 00

Total income in Canada.....\$ 217,707 36

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ALLIANCE—*Concluded.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$	7,761 00	
Deduct savings and salvage.....		931 67	
Net amount paid for said losses.....	\$	6,829 33	
Amount paid for losses occurring during the year.....	\$	97,143 54	
Deduct savings, salvage and reinsurance.....		1,927 89	
Net amount paid for said losses.....	\$	95,215 65	
Total net amount paid for losses.....	\$		102,044 98
Commission or brokerage.....			40,217 57
Head Office salaries, \$12,836.27; directors' fees, \$120; auditors, \$300; travelling expenses, \$152.....			13,408 27
Taxes.....			4,250 50
Miscellaneous payments, viz.:—Rents, \$3,355; postage, tele- grams, telephones and express, \$1,057.89; printing and stationery, \$2,417.10; advertising, \$6; general expenses, \$993.78; legal expenses, \$162.50; maps and plans, \$1,850.13; Underwriters' Boards, &c., \$1,918.66.....			11,761 06
Total expenditure in Canada.....	\$		171,682 38

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 31,032,494	\$ 308,091 67
Policies taken during the year, new and renewed.....	23,510,911	235,788 24
Total.....	\$ 54,543,405	\$ 543,879 91
Deduct terminated.....	20,568,051	206,918 46
Gross in force at end of year.....	\$ 33,975,354	\$ 336,961 45
Deduct reinsured.....	994,734	9,341 29
Net in force at December 31, 1912.....	\$ 32,980,620	\$ 327,620 16

(For General Business Statement, see Appendix.)



## AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EDW. T. CAMPBELL. | Secretary—B. G. CHAPMAN, JR.  
 Principal Office—St. Louis, Mo.  
 Head Office in Canada—Winnipeg. | Chief Agent in Canada—W. P. FESS.

(Incorporated February, 1853. Dominion license issued December 17, 1912).

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
 up in cash. .... \$ 2,000,000 00

## ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Brandon debentures, 1942, 4½ p.c. ....	\$ 25,000 00	\$ 23,082 50
Town of Selkirk, Man., L. I. debentures, 1945-1959, 5 p.c. ....	5,000 00	4,700 00
City of Winnipeg, Cons. L. I. debentures, 1928, 4 p.c. ....	10,000 00	9,700 00
City of Fort William, debentures, 1937, 4½ p.c. ....	24,820 00	23,579 00
City of Toronto, debentures, 1949, 4 p.c. ....	26,766 67	25,428 34
Total par and market values. ....	\$ 91,586 67	\$ 86,489 84

Carried out at market value. ....	\$ 86,489 84
Interest accrued. ....	1,491 32
Agents' balances and premiums outstanding (\$362.42 was on business issued prior to Oct. 1, 1912) ....	10,202 58
Total assets in Canada. ....	\$ 98,183 74

## LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid. ....	\$ 91 01
Net amount of losses, unadjusted. ....	388 17
Total net amount of unsettled claims for losses. ....	\$ 479 18
Reserve of unearned premiums, \$45,378.70; carried out at 80 per cent. ....	36,302 96
Total liabilities in Canada. ....	\$ 36,782 14

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## AMERICAN CENTRAL—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 81,018 31	
Deduct reinsurance, \$2,233.34; and return premiums, \$13,069.92.....	15,303 26	
Net cash received for premiums.....	\$	65,715 05
Received for interest on investments.....		400 00
Total income in Canada.....	\$	66,115 05

## EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$ 2,768 98	
Amount paid for losses occurring during the year.....	9,297 51	
Total net amount paid for losses.....	\$	12,066 49
Paid for commission or brokerage.....		12,094 30
Salaries of agents, \$1,573.33; travelling expenses, \$674.34.....		2,247 67
Taxes.....		956 03
Miscellaneous payments, viz.:—Advertising, \$11; legal fees, \$5.10; maps and plans, \$63.07; postage, telegrams, telephones and express, \$431.67; printing and stationery, \$56.30; board fees, \$161.37; R. G. Dunn subscription, \$67.20.....		795 71
Total expenditure in Canada.....	\$	28,160 20

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 824,015 00	\$ 33,747 92
Taken during the year, new and renewed.....	4,817,658 00	84,683 71
Total.....	\$5,641,673 00	\$ 118,431 63
Deduct terminated.....	884,540 00	32,578 07
Gross in force at end of year.....	\$1,757,133 00	\$ 85,853 56
Deduct reinsured.....	167,238 00	2,901 71
Net in force at December 31, 1912.....	\$4,589,895 00	\$ 82,951.85

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 35,639 61
Loans on bonds, stocks, &c.....	297,885 62
Book value of bonds and stocks.....	4,432,011 21
Cash on hand, in trust companies and in banks.....	328,495 60
Agents' balances and bills receivable.....	701,868 62
Total ledger assets.....	\$ 5,795,900 66

## AMERICAN CENTRAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—Continued.

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 24,065 52
Market value of bonds and stocks over book value.....	61,719 09
Gross assets.....	\$ 5,881,685 27
Deduct assets not admitted.....	332,406 08
Total admitted assets.....	\$ 5,549,279 19

## LIABILITIES.

Net amount of unpaid losses and claims .....	\$ 292,330 32
Total unearned premiums.....	2,702,040 05
Dividends due and unpaid.....	868 48
Salaries, rents, expenses, bills, accounts, &c., due and accrued....	3,549 29
Taxes due and accrued (estimated).....	35,000 00
Commissions, brokerage, &c., due or accrued.....	105,215 92
Total liabilities, excluding capital stock.....	\$ 3,139,004 06
Capital stock paid up in cash.....	2,000,000 00
Surplus over all liabilities.....	410,275 13
Total liabilities.....	\$ 5,549,279 19

## INCOME.

Total premium income.....	\$ 3,241,134 99
Interest and dividends.....	228,140 76
Gross profit on sale or maturity of bonds.....	6,292 50
All other income.....	30 00
Total income.....	\$ 3,475,598 25

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,686,604 77
Expenses of adjustment and settlement of losses.....	23,399 04
Paid stockholders for interest or dividends.....	240,000 00
Commissions or brokerage.....	589,188 95
Allowances to local agencies for miscellaneous agency expenses....	103,646 59
Salaries, \$116,707.29; and expenses, \$67,295 68, of special and general agents.....	184,002 97
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	101,406 75
Rents.....	15,346 79
Underwriter's boards and tariff associations.....	33,102 98
Fire department, patrol and salvage corps assessments, &c. ....	5,734 01
Inspections and surveys.....	20,999 04

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AMERICAN CENTRAL—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—*Concluded.*DISBURSEMENTS—*Concluded.*

State taxes on premiums, Insurance department licenses and fees.	\$ 76,889 36
All other licenses, fees and taxes.....	49,892 08
Gross loss on sale or maturity of bonds and stocks.....	15,182 35
All other disbursements.....	95,474 69
Total disbursements.....	<u>\$ 3,240,870 37</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$405,344,478 00
Premiums thereon.....	4,719,757 75
Amount of policies terminated during the year.....	319,722,321 00
Premiums thereon.....	4,011,106 15
Net amount in force at December 31, 1912.....	493,224,059 00
Premiums thereon.....	<u>5,173,221 81</u>

## THE AMERICAN INSURANCE COMPANY.

### STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—P. L. HADLEY. | Secretary—C. W. BAILEY.  
 Principal Office—Newark, N. J.  
 Head Office in Canada—Winnipeg. | Chief Agent in Canada—C. S. RILEY.  
 (Incorporated February 20, 1846. Dominion license issued June 28, 1912.)

#### CAPITAL.

Amount of joint capital authorized, subscribed for and paid up in cash.....\$ 1,000,000 00

#### ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Toronto Cons. debentures, 1948, 4 p.c.....	\$ 55,966 67	\$ 53,168 33
Carried out at market value.....		\$ 53,168 33
Interest due.....		1,119 33
Agents' balances and outstanding premiums.....		9,107 17
Total assets in Canada.....		\$ <u>63,394 83</u>

#### LIABILITIES IN CANADA.

Reserve of unearned premiums, \$9,761.48; carried out at 80 per cent.....	\$ 7,809 18
Total liabilities in Canada.....	\$ <u>7,809 18</u>

#### INCOME IN CANADA.

Gross cash received for premiums.....	\$ 10,011 17
Deduct return premiums.....	1,396 56
Net cash received for said premiums.....	\$ 8,614 61
Received for interest on investments, &c.....	1,119 30
Total income in Canada.....	\$ <u>9,733 91</u>

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THE AMERICAN—*Continued.*

## EXPENDITURE IN CANADA.

Paid for commission or brokerage.....	\$	5,144 98
Taxes.....		1,381 00
Miscellaneous payments:—Fire departments, patrol and salvage corps assessments, etc., \$123.55; maps and plans, \$95; postage, telegrams, telephones and express, \$7.15; printing and stationery, \$263.51; exchange, \$2.....		491 21
Total expenditure in Canada.....	\$	7,017 19

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies taken during the year, new and renewed \$	1,094,550	\$ 19,118 34
Deduct terminated.....	95,400	1,719 89
Gross and net in force at December 31, 1912.....	\$ 999,150	\$ 17,398 45

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$	468,000 00
Mortgage loans on real estate.....		1,757,740 75
Book value of bonds and stocks.....		6,531,679 77
Cash on hand, in banks, and in trust companies.....		322,581 06
Agents' balances and bills receivable.....		915,781 59
Total ledger assets.....	\$	9,995,783 17

## NON LEDGER ASSETS.

Interest due and accrued.....		84,890 77
Rents due.....		34 45
Gross assets.....	\$10,080,708 39	
Deduct assets not admitted.....		214,533 82
Total admitted assets.....	\$	9,866,174 57

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$	394,449 29
Total unearned premiums.....		4,780,327 23
Dividends due and unpaid.....		70,111 00
Salaries, rents, expenses, bills, &c., due or accrued (estimated)....		2,500 00
Taxes due or accrued (estimated).....		40,000 00
Commissions, brokerage, etc., due or to become due.....		143,684 53
Special reserve fund.....		300,000 00
Total liabilities, except capital stock.....	\$	5,731,072 05
Capital stock paid up in cash.....		1,000,000 00
Surplus over all liabilities including capital stock.....		3,135,102 52
Total liabilities.....	\$	9,866,174 57

THE AMERICAN—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 3,934,061 69
Interest and dividends.....	369,771 73
Rents.....	26,242 65
Agents' balances previously charged off.....	24 36
Gross profit on sale or maturity of stocks.....	4,993 13
<b>Total income.....</b>	<b>\$ 4,335,093 56</b>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,878,922 18
Expenses of adjustment and settlement of losses.....	53,203 47
Interest or dividends to stockholders.....	240,054 00
Commissions or brokerage.....	971,156 59
Salaries, \$70,144.22; and expenses, \$45,035.13, of special and general agents.....	115,179 35
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	170,388 51
Rents.....	18,204 34
Underwriters' boards and tariff associations.....	24,057 07
Fire departments, patrol and salvage corps assessments, fees, taxes and expenses.....	31,526 50
Inspections and surveys.....	27,159 71
Taxes on real estate.....	8,013 53
State taxes on premiums, Insurance department licenses and fees.....	86,267 10
All other licenses, fees and taxes.....	13,613 38
Agents' balances charged off.....	777 27
Gross decrease by adjustment in book value of bonds and stocks..	28,596 64
All other disbursements.....	108,586 56
<b>Total disbursements.....</b>	<b>\$ 3,775,706 20</b>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$555,277,045 00
Premiums thereon.....	5,581,257 76
Amount of policies terminated during the year.....	486,620,210 00
Premiums thereon.....	5,204,705 26
Net amount in force at December 31, 1912.....	909,284,106 00
Premiums thereon.....	9,071,131 52



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## UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chief Agent in Canada—ROBERT KEY. Principal Office—New York.	Secretary—EDWARD E. HALL. Head office in Canada—Montreal.
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(Formed April 20, 1890. Dominion license issued November 30, 1910.)

### ASSETS IN CANADA.

Bonds and debentures deposited with the Receiver General, viz.:—

	Par value.	Market value.
State of Massachusetts, 1935, 3½ p. c.....	\$ 30,000 00	\$ 29,700 00
State of New York, 1960, 4 per cent.....	25,000 00	25,250 00
City of Toronto, 1948, 4 per cent.....	21,900 00	20,805 00
Total par and market values.....	<u>\$ 76,900 00</u>	<u>\$ 75,755 00</u>

Carried out at market value.....	\$ 75,755 00
Interest accrued.....	1,463 00
Agents' balances and premiums uncollected.....	3,030 24
Net amount of outstanding premiums (sprinkler leakage).....	980 85

Total assets in Canada.....	\$ 81,229 09
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### LIABILITIES IN CANADA.

Net amount of unadjusted claims (sprinkler leakage).....	\$ 45 00
Total reserve of unearned premiums: fire, \$7,099.31; sprinkler leakage, \$7,938.75; total, \$15,038.06; carried out at 80 per cent.....	12,030 45
Due for return premiums: fire, \$653.59, sprinkler leakage, \$110.94.	764 53
Taxes due and accrued: fire, \$312; sprinkler leakage, \$288.....	600 00

Total liabilities in Canada.....	\$ 13,439 98
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### INCOME IN CANADA.

#### *Fire Risks.*

Gross cash received for premiums.....	\$ 15,553 58
Deduct return premiums.....	2,125 28
Net cash received for said premiums.....	\$ 13,428 30

#### *Sprinkler Leakage Risks.*

Gross cash received for premiums.....	\$ 14,307 11
Deduct return premiums.....	1,296 70
Net cash received for said premiums.....	\$ 13,010 41

Total net cash received for all premiums.....	\$ 26,438 71
Received for interest on investments: fire, \$1,521.52; sprinkler leakage, \$1,404.48.....	2,926 00

Total income in Canada.....	\$ 29,364 71
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## AMERICAN LLOYDS—Continued.

## EXPENDITURE IN CANADA.

*Fire Risks.*

Amount paid for claims occurring during the year.....	\$ 1,319 63
Deduct savings and salvage.....	5 18
Net amount paid for said losses.....	\$ 1,314 45

*Sprinkler leakage Risks.*

Net amount paid for losses occurring in previous years.....	\$ 2,287 35
Amount paid for losses occurring during the year.....	\$ 14,534 87
Deduct salvages and reinsurance.....	1,500 00
Net amount paid for said losses.....	\$ 13,034 87
Total net amount paid for said losses.....	\$ 15,322 22

Total net amount paid for losses.....	\$ 16,636 67
Paid for commission or brokerage: fire, \$3,376.57; sprinkler leakage, \$4,122.42.....	7,498 99
Paid for taxes: fire, \$146.97; sprinkler leakage, \$135.67.....	282 64
Paid for Insurance department fees: fire, \$163.80; sprinkler leakage, \$151.20.....	315 00

Total expenditure in Canada.....\$ 24,733 30

## RISKS AND PREMIUMS IN CANADA.

*Fire Risks.*

	No	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	71	\$ 2,095,405	\$ 11,069 67
Taken during the year—new and renewed.....	148	3,604,015	16,752 47
Total.....	219	\$ 5,699,420	\$ 27,822 14
Deduct terminated.....	109	2,613,242	13,623 53
Gross and net in force at December 31, 1912.....	110	\$ 3,086,178	\$ 14,198 61

*Sprinkler Leakage Risks.*

Gross policies in force at date of last statement.....	149	\$ 1,819,510	\$ 9,444 43
Policies taken during the year—new.....	69	486,000	2,979 57
Policies taken during the year—renewed.....	188	1,924,795	11,643 79
Total.....	406	\$ 4,230,305	\$ 24,067 79
Deduct terminated.....	180	2,052,005	10,835 59
Gross and net in force at December 31, 1912.....	226	\$ 2,178,300	\$ 13,232 20

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Total premium income.....	\$ 266,582 42
Received for interest and dividends.....	35,271 26
Gross profit on sale or maturity of bonds.....	19,502 50
All other income.....	23,000 00
Total income.....	\$ 344,356 18

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AMERICAN LLOYDS—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.  
—*Continued.*

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 120,251 79
Expenses of adjustment and settlement of losses.....	2,326 01
Paid stockholders for interest or dividends.....	54,623 05
Commissions or brokerage.....	89,381 65
Inspections and surveys.....	21 55
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	5,295 00
Underwriters' boards and tariff associations.....	1,471 46
Fire departments, patrol and salvage corps assessments, fees, taxes and expenses.....	2,060 33
State taxes on premiums, Insurance department licenses and fees.....	2,937 07
All other licenses, fees and taxes.....	654 63
Gross loss on sale or maturity of bonds.....	902 50
All other expenditure.....	122,348 31
Total expenditure.....	\$ 402,273 35

## LEDGER ASSETS.

Book value of bonds.....	\$ 863,967 19
Cash in trust companies and banks.....	38,762 82
Agents' balances.....	37,428 87
Total ledger assets.....	\$ 940,158 88

## NON LEDGER ASSETS.

Interest accrued.....	8,029 67
Gross assets.....	\$ 948,188 55
Deduct assets not admitted.....	21,793 22
Total admitted assets.....	\$ 926,395 33

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 3,714 47
Total unearned premiums.....	159,033 31
State, County and Municipal taxes due or accrued.....	3,000 00
Reinsurance, \$4,087.42; return premiums, \$3,516.25.....	7,603 67
Underwriters' deposits.....	108,000 00
Total liabilities, excluding capital stock.....	\$ 281,351 45
Surplus over all liabilities.....	645,043 88
Total liabilities.....	\$ 926,395 33

3 GEORGE V., A. 1913

AMERICAN LLOYDS—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING  
DECEMBER 31, 1912—*Concluded.*

## RISKS AND PREMIUMS (FIRE RISKS).

Amount of policies written or renewed during the year.....	\$57,950,237 00
Premiums thereon.....	335,719 64
Amount of policies terminated during the year.....	56,300,765 00
Premiums thereon.....	319,088 23
Net amount of policies in force at December 31, 1912.....	47,680,519 00
Premiums thereon.....	287,552 83

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## ANGLO-AMERICAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—E. E. A. DUVERNET.  
 Vice-President and Manager—  
 H. H. BECK.

Secretary—J. W. RUTHERFORD.  
 Principal Office—Toronto.

(Incorporated, March 13, 1899, by letters patent under the Ontario Insurance Act, Amended in 1906. Commenced business March, 1899, Dominion license issued August 1, 1900.)

## CAPITAL.

*Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	274,680 00
Amount paid up in cash.....	142,760 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens.....	\$ 900 00
Bonds and debentures owned by the company:—	

*In deposit with the Receiver General:—*

	Par value	Book and Market value.
Town of Ingersoll debentures, 1919, 4 per cent.....	\$ 10,726 26	\$ 10,788 80
Canadian Northern Railway Bonds, 1930, 4 per cent.....	40,393 33	41,840 91
Total par, book and market values.....	\$ 51,119 59	\$ 52,629 71

*Owned and held by the company:—*

City of Victoria, 1915, 4 per cent.....	\$ 10,000 00	\$ 9,969 60
Town of Lethbridge, 1913 to 1933, 5 per cent.....	9,545 46	9,751 81
City of Calgary, 1921, 4 per cent.....	5,000 00	4,879 59
Town of Portage la Prairie, 1945, 5 per cent.....	5,000 00	5,377 40
City of Moosejaw, 1954, 5 per cent.....	4,901 22	5,264 60
Municipality of Lorne, 1912 to 1918, 5 per cent.....	2,500 00	2,500 00
Town of Kenora, 1926, 4½ per cent.....	3,417 59	3,379 10
City of Grand Forks, 1919, 5 per cent.....	5,000 00	5,000 00
Town of Port Arthur, 1930, 4 per cent.....	10,000 00	9,332 54
City of Strathcona, 1927, 6 per cent.....	9,770 89	9,980 42
City of St. Boniface, 1928, 5 per cent.....	6,000 00	5,897 40
Total held by the company.....	\$ 71,135 16	\$ 71,332 46
Total par, book and market values.....	\$ 122,254 75	\$ 123,962 17

Carried out at book and market value..... 123,962 17

\*An Act was passed by the Ontario Legislature at the session of 1906, the effect of which was to reduce the subscribed capital to \$168,200, the amount paid thereon to \$89,760 and the par value of the shares from \$100 to \$40 each, the amount of capital authorized remaining as before, at \$1,000,000.

3 GEORGE V., A. 1913

ANGLO-AMERICAN FIRE—*Continued.*ASSETS—*Concluded.*

Stocks owned by the company, viz.:—

	Par value.	Book value
11,383 shares Montreal-Canada Fire Ins. Co.....	\$ 56,915 00	\$ 111,457 50
100 shares Union Trust Co.....	10,000 00	17,500 00
Total par and book values.....	<u>\$ 66,915 00</u>	<u>\$ 128,957 50</u>

Carried out at book value.....\$ 128,957 50

Cash at head office.....9,495 38

Cash in banks, viz.:—

Royal, Toronto.....	\$ 124 16
Union Bank, Montreal.....	1,395 50
Union Bank, Toronto.....	9,666 15
Standard Bank, Toronto.....	128 48
Royal Bank, Jamaica.....	117 06
Union Trust Co., Toronto.....	885 09
Union Trust Co., Winnipeg.....	2,028 82

Total cash in banks.....14,345 26

Agents' accounts paid by time drafts.....4,746 23

Net ledger assets.....\$ 282,406 54

## OTHER ASSETS.

Interest accrued.....	\$ 658 53
Agents' balances (\$4,378.99 on business prior to Oct. 1, 1912)....	31,605 75
Amount due for reinsurance.....	23,250 73
Office furniture, \$2,068.25; plans, \$9,445.08.....	11,513 33
Other assets.....	13 44

Gross assets.....\$ 349,448 32

Deduct for bad or doubtful assets, stocks, &amp;c.....18,000 00

Net assets.....\$ 331,448 32

## LIABILITIES.

1) *Liabilities in Canada.*

Net amount of losses, unadjusted.....	\$ 13,974 14
Net amount of losses, resisted, in suit.....	4,000 00

Total net amount of unsettled claims for fire losses.....\$ 17,974 14

Reserve of unearned premiums, \$186,198.73; carried out at 80 per cent.....148,958 98

Reinsurance premiums due.....73 06

Taxes due and accrued.....1,608 68

Total liabilities in Canada.....\$ 167,614 86

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ANGLO-AMERICAN FIRE—*Continued.*LIABILITIES—*Concluded.*(2) *Liabilities in other Countries.*

Net amount of losses, resisted in suit.....	\$	3,250 22
Reserve of unearned premiums, \$152.03; carried out at 80 per cent.....		121 62
Total liabilities outside of Canada.....	\$	3,371 84
Total liabilities in all countries, (except capital stock).....	\$	171,986 70
Excess of assets over liabilities.....	\$	159,461 62
Capital stock paid up in cash.....		142,760 00
Surplus over liabilities and capital.....	\$	16,701 62

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 310,933 87	\$ 6,460 19
Deduct reinsurance, \$71,255.90; return premiums, \$65,519.87	130,492 43	6,283 34
Net cash received for said premiums.....	\$ 180,441 44	\$ 176 85
Total net cash received for premiums in all countries.....	\$	180,618 29
Received for interest on investments.....		11,472 12
Total.....	\$	192,090 41
Received for calls on capital.....		31,932 00
Total income.....	\$	224,022 41

## EXPENDITURE.

	In Canada.	In other countries.
Net amount paid for losses occurring in previous years....	\$ 29,107 03	\$ 7,125 28
Deduct savings and salvage.....	4,535 77	1,284 45
Net amount paid for said losses.....	\$ 24,571 26	\$ 5,840 83
Amount paid for losses occurring during the year.....	\$ 169,873 90	\$ 21,855 69
Deduct savings, salvage and reinsurance.....	73,401 07	23,252 90
Net amount paid for said losses.....	\$ 96,472 83	\$ -1,397 21
Total net amount paid for losses.....	\$ 121,044 09	\$ 4,443 62
Total net amount paid for losses in all countries.....	\$	125,487 71
Commission or brokerage.....		36,945 67
Salaries, \$17,372.75; directors' fees, \$1,820; travelling expenses, \$356.30; auditors' fees, \$600; agents' bonuses, \$1,357.11....		21,506 16

3 GEORGE V., A. 1913

ANGLO-AMERICAN FIRE—*Continued.*EXPENDITURE—*Concluded.*

Taxes, \$3,230.02; Government fees and license, \$1,312.32.....	\$	4,542 34
Miscellaneous payments, viz.:—General expenses, \$2,032.31; postage, telegrams, telephones and express, \$1,834.69; light- ing, \$59.22; revision of plans, \$25.55; rent, \$2,755.81; advertising, \$661.25; exchange, \$288.59; Goad's plans, (less furniture, \$4) \$141.12, inspections and surveys, \$4,792.44; printing and stationery, \$2,903.26; legal fees, \$175.13.....		15,669 37
Total expenditure.....	\$	<u>204,151 25</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$	262,535 38
Income as above.....		<u>224,022 41</u>
Total.....	\$	486,557 79
Expenditure as above.....		<u>204,151 25</u>
Balance, net ledger assets, December 31, 1912.....	\$	<u>282,406 54</u>

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED  
UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	52,832 59
Amount of commission thereon.....		13,208 15
Amount of losses recovered from said companies.....		<u>51,012 40</u>

Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$30,148.45; carried out at 80 per cent.....	\$	24,118 76
Amount of losses due and recoverable from such companies.....		21,836 66
Amount of cash or other securities held as security for recovery of losses.....		<u>33,287 12</u>



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## ANGLO-AMERICAN FIRE—Concluded.

## RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at December 31, 1911.....	32,984	37,543,948	479,247 05	1,894	1,219,486	20,230 75	34,878	38,763,434	499,478 70
Taken during year—new.....	12,352	15,510,142	231,082 39	370	414,918	4,553 08	12,722	15,925,060	235,635 47
“ “ renewed.....	4,949	6,100,819	83,249 16	43	35,500	396 84	4,992	6,136,319	83,646 00
Total.....	50,285	59,154,909	793,579 50	2,307	1,669,904	25,180 67	52,592	60,824,813	818,760 17
Deduct terminated.....	20,051	23,600,821	340,591 35	1,062	1,599,375	24,703 69	21,113	25,209,196	365,295 04
Gross in force at end of year.....	30,234	35,545,088	452,988 15	1,245	70,529	476 98	31,479	35,615,617	453,465 13
Deduct reinsured.....	.....	5,519,247	87,993 92	.....	15,707	147 57	.....	5,534,954	88,141 49
Net in force at December 31, 1912.....	30,234	30,025,841	364,994 23	1,245	54,822	329 41	31,479	30,080,663	365,323 64

## THE ATLAS ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—HERBERT BROOKS.

Gen. Man. and Sec.—SAMUEL J. PIPKIN.

Chief Agent in Canada—M. C. HINSHAW

Principal Office—London, Eng.

Head Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....£	2,200,000	\$10,706,666 67
Amount paid up in cash.....	264,000	1,284,800 00

## ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

	Par value.	Market value.
Canada 3½ per cent inscribed stock, 1909-1934.....	\$ 82,733 33	\$ 80,065 20
Newfoundland Govt. 4 per cent inscribed stock, 1913-1938..	48,666 67	49,396 67
Victorian Govt. 4 per cent inscribed stock, 1919.....	58,400 00	58,983 97
Canada 3½ per cent stock, 1909-1934.....	102,200 00	98,904 05
Canada 3½ per cent registered stock, 1930-50.....	24,333 33	23,914 61
Grand Trunk Pacific 1st Mtge. Bonds, 1939, 4 p.c.....	24,333 34	23,360 00
Grand Trunk Pacific 1st Mtge. Bonds, 1962, 3 p.c.....	48,666 67	38,333 10

Total par and market values.....\$ 389,333 34 \$ 372,957 60

Carried out at market value.....	\$ 372,957 60
Cash at Winnipeg office.....	294 68

Cash in banks, viz.:—

Bank of British North America, Montreal.....	\$ 23,405 47
Union Bank of Canada, Winnipeg.....	11,229 79

Total cash in banks.....	34,635 26
Agents' balances and premiums uncollected.....	46,816 52
Office furniture, plans, &c.....	5,000 00
Interest accrued.....	1,310 50

Total assets in Canada.....\$ 461,014 56

## LIABILITIES IN CANADA.

Net amount of unsettled unadjusted claims for losses.....	\$ 5,502 25
Reserve of unearned premiums, \$383,456.86; carried out at 80 per cent.....	306,765 49
Taxes due and accrued.....	4,000 00

Total liabilities in Canada.....\$ 316,267 74

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THE ATLAS ASSURANCE COMPANY—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 566,283 77	
Deduct reinsurance, \$6,145.46; return premiums &c., \$63,022.69.....	69,168 15	
Net cash received for premiums.....	\$	497,115 62
Received for interest on stocks (paid direct to head office).....		14,039 44
Interest on bank deposits.....		138 83
Total income in Canada.....	\$	<u>511,293 89</u>

## EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$ 19,611 66	
Amount paid for losses occurring during the year.....	\$ 274,897 58	
Deduct amount received for reinsurance.....	113 18	
Net amount paid for said losses.....	\$ 274,784 40	
Total net amount paid for losses.....	\$	294,396 06
Commission or brokerage.....		97,548 71
Paid for:—Salaries, head office officials, \$27,627.39; auditors' fees, \$400; travelling expenses (officials) \$4,637.19.....		32,664 58
Taxes.....		6,847 95
Miscellaneous payments, viz.:— Advertising, \$1,236.63; rent, \$3,193.20; maps and plans, \$2,092.21; office charges, \$5,040.32; postage, express, telephones and telegrams, \$1,002.15; underwriters' Association and tariff charges, \$4,118.73; stationery and printing, \$3,394.26; legal fees, \$20; fire departments, patrol and salvage corps assessments, \$519.47; agents' bad debts, \$586.84.....		21,203 81
Total expenditure in Canada.....	\$	<u>452,661 11</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 54,464,415	\$ 682,659 22
Taken during the year—new and renewed.....	44,353,141	590,486 10
Total.....	\$ 98,817,556	\$1,263,145 32
Deduct terminated.....	38,106,459	512,137 45
Gross in force at end of year.....	\$ 60,711,097	\$ 751,007 87
Deduct reinsured.....	805,647	8,617 66
Net in force, December 31, 1912.....	\$ 59,905,450	\$ 742,390 21

(For General Business Statement, see Appendix.)

## BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HON. GEO. A. COX.  
 Vice-President—W. R. BROCK.

Secretary—E. F. GARROW.  
 General Manager—W. B. MEIKLE.

Principal Office—18, 20 and 22 Front St., East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 6 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII., Chap. 90, and in 1904 by 4 Edward VII., Chap. 51, and in 1906 by 6 Edward VII., Chap. 64, and in 1907 by 6-7 Edward VII., Chap. 65. Commenced business in Canada June 19, 1835.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 3,000,000 00
Amount subscribed for.....	1,400,000 00
Amount paid up in cash.....	849,029 79
Amount of preferred stock paid up in cash.....	550,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the company, viz.:—

Company's premises, corner Front and Scott streets, Toronto	\$ 182,484 58
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	4,200 00

Stocks and bonds owned by the company:—

<i>In deposit with the Receiver General:—</i>	Par value.	Market value.
City of St. Catharines, 1919, 4 p.c.....	\$ 15,000 00	\$ 14,475 00
“ Montreal, 1925, 4 p.c.....	5,000 00	4,810 00
“ London, Ont., 1921, 4 p.c.....	9,000 00	8,657 83
“ Winnipeg, Man., 1917-1938, 4 and 3½ p.c.....	9,000 00	7,755 00
“ Vancouver, B.C., 1945, 4 p.c.....	3,000 00	2,760 00
Central Canada Loan and Savings Co., debentures, 60 days' notice, 4 p.c.....	21,400 00	21,400 00
Total in deposit with Receiver General.....	\$ 62,400 00	\$ 59,857 83

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## BRITISH AMERICA—Continued.

## ASSETS—Continued.

*Held at Company's Head Office—*

Prov. New Brunswick, 1921, 4 p.c.....	\$ 10,000 00	\$ 9,650 00
“ “ 1938, 3 p.c.....	5,840 00	4,672 00
Total.....	\$ 15,840 00	\$ 14,322 00

Mexican Government 1920, 5 p.c. deposited in Mexico..	\$ 25,000 00	\$ 22,500 00
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*Held with Insurance Departments or with Trustees in the United States—*

Georgia State Bonds, 1915, 4½ p.c.....	\$ 10,000 00	\$ 10,121 00
Province of Manitoba, 1930, 4 p.c.....	5,000 00	4,850 00
New Mexico Territory 1925, 5 p.c.....	10,000 00	10,247 00
New York State Highway Imp., 1958, 4 p.c.....	5,000 00	5,050 00
Greenhill Co., South Carolina, 1933, 4½ p.c.....	5,000 00	5,000 00
City of London, Ont., 1916-1921, 4 p.c.....	150,000 00	144,297 17
“ Brooklyn, N.Y., 1936, 3½ p.c.....	30,000 00	26,400 00
“ Cleveland, Ohio, 1923, 4 p.c.....	100,000 00	100,440 00
“ Kingston, Ont., 1919-1925, 4½ p.c.....	20,000 00	19,600 00
“ New York, 1919-1941, 3½ p.c.....	175,000 00	165,800 00
“ New York, 1959, 4 p.c.....	75,000 00	71,250 00
“ Richmond, Va., 1924-1927, 4 p.c.....	26,300 00	25,116 50
“ Riverside, 1923-1935, 5 p.c.....	25,000 00	26,187 50
“ Toledo, 1919, 4½ p.c.....	10,000 00	10,420 00
Canadian Northern Ry. Con., 1930, 4 p.c.....	40,393 34	39,181 53
Imperial Rolling Stock Co., 1920., 4½ p.c.....	64,000 00	61,804 80
Suburban Rapid Transit Co., 1938, 5 p.c.....	22,000 00	21,780 00
West Shore Railway, 2361, 4 p.c.....	12,000 00	11,700 00
Central Canada Loan and Savings Co., 1913-1971, 4 p.c.	365,000 00	365,000 00
Provincial, Light, Heat and Power, 1946, 5 p.c.....	53,000 00	54,325 00
Toronto General Trusts Corp'n Investment Receipt, 1913, 4 p.c.....	12,000 00	12,000 00
Toronto Savings and Loan Co., 4 p.c. 1915.....	50,000 00	50,000 00
Chicago, Milwaukee and St. Paul Ry., 1932, 4½ p.c.....	1,500 00	1,575 00
Eastern Canada Savings & Loan Co., 1922, 4½ p.c.....	5,000 00	5,000 00
Porto Rico Reg'd. 1909 Bonds, 1932, 4½ p.c.....	10,000 00	10,200 00

Total par and market values.....	\$1,281,193 34	\$1,257,345 50
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Totals in all countries.....	\$1,384,433 34	\$1,354,025 33
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Carried out at market value.....\$ 1,354,025 33

*Stocks owned by the Company—*

110 shares Dominion Savings and Inv't. Soc.....	\$ 5,500 00	\$ 4,235 00
7,264 shares Western Assurance Co., stock.....	145,280 00	72,640 00
100 shares Chicago, Milwaukee and St. Paul Ry. (pre-ferred stock).....	10,000 00	14,000 00
43 shares Illinois Central Ry. (common stock).....	4,300 00	5,461 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock).....	10,000 00	14,000 00
200 shares Great Northern Ry. (preferred stock).....	20,000 00	26,200 00

Total par and market values.....	\$ 195,080 00	\$ 136,536 00
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Carried out at market value.....136,536 00

Cash at head office.....225 66

## Cash in banks, viz.:—

Canadian Bank of Commerce, New York, \$218,585.89 less overdraft		
Toronto Branch, \$125,803.24.....	\$ 92,782 65	
Corn Exchange National Bank, Chicago.....	9,940 64	

Total cash in banks.....102,723 29

Total ledger assets.....\$ 1,780,194 86

	In Canada.	In other countries.
<i>Fire Risks—</i>		
Gross cash received for premiums.....	\$ 660,934 72	\$1,988,175 83
Deduct reinsurance, \$593,744.87; return premiums, \$361,895.57.....	239,837 45	715,802 99
Net cash received for said premiums.....	<u>\$ 421,097 27</u>	<u>\$1,272,372 89</u>
<i>Inland and Ocean Risks—</i>		
Net cash received for said premiums.....		—49 48
Total net cash received for premiums in all countries.....		<u>\$ 1,693,420 68</u>

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## BRITISH AMERICA—Continued.

## INCOME—Concluded.

Received for interest on investments.....	\$ 55,505 75
Received for rents.....	6,178 23
Profit from sale of securities.....	60 00
<b>Total income.....</b>	<b>\$ 1,755,164 66</b>

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for fire losses occurring in previous years.....	\$ 54,382 72	\$ 149,613 46
Deduct amount received for reinsurance.....	27,633 74	44,615 73
<b>Net amount paid for said losses.....</b>	<b>\$ 26,748 98</b>	<b>\$ 104,997 73</b>
Amount paid for fire losses occurring during the year.....	\$ 294,056 94	\$ 823,370 25
Deduct savings, salvage and reinsurance.....	99,183 81	184,395 86
<b>Net amount paid for said losses.....</b>	<b>\$ 194,868 13</b>	<b>\$ 638,974 39</b>
<b>Total net amount paid for fire losses.....</b>	<b>\$ 221,617 11</b>	<b>\$ 743,972 12</b>
<b>Total net amount paid for fire losses.....</b>		<b>\$ 965,589 23</b>
Net amount paid for marine losses.....		2,485 28
Dividends.....		57,755 75
Commission or brokerage.....		387,386 62
Paid for salaries of Home Office officials, \$58,389.40; do., of special and general agents, \$77,152.03; directors' fees, \$6,780.15; auditors' fees \$2,070.06.....		144,391 64
Taxes.....		44,566 19
Miscellaneous payments, viz.:—Advertising, \$6,931.87; fire departments, patrol, salvage corps assessments, &c., \$4,971.17; furniture and fixtures, \$3,557.59; inspections and surveys, \$36,949.94; legal expenses, \$1,726.48; maps and plans, \$6,489.03; postage, telegrams, telephones and express, \$11,397.13; printing and stationery, \$22,053.44; rent, \$10,624.43; board expenses and tariff associations, \$21,985.46; exchange, \$1,774.62; office expenses, \$5,535.67; sundries, \$1,288.07.....		135,284 90
<b>Total expenditure.....</b>		<b>\$ 1,737,459 61</b>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$ 1,779,522 67
Income as above.....	1,755,164 66
<b>Total.....</b>	<b>\$ 3,534,687 33</b>
Expenditure as above.....	\$1,737,459 61
Amount written off securities.....	17,032.86
<b>Total.....</b>	<b>1,754,492 47</b>
<b>Balance, net ledger assets, at December 31, 1912.....</b>	<b>\$ 1,780,194 86</b>

3 GEORGE V., A. 1913

BRITISH AMERICA—*Concluded.*

## REINSURANCE IN UNLICENSED COMPANIES (CANADIAN BUSINESS.)

Amount of reinsurance premiums in unlicensed companies (written)	\$	121,035	85
Commission thereon, \$30,170.27; losses recovered, \$89,181.89...		119,352	16
Reserve of unearned premiums, \$65,878.96; carried out at 80 p.c..	\$	52,703	17
Amount of losses recoverable from such companies.....		12,541	23
Amount of reinsurance premiums payable to such companies....		35,030	96
Amount of cash or other securities held as security for recovery of losses (50 per cent of net premiums held back as security).. <hr/>		24,199	04

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement ....	76,657,631	994,374 27	270,660,500	2,196,675 29	347,318,131	3,191,049 56
Taken during the year-new and renewed.....	54,603,360	667,118 11	277,802,577	2,061,364 41	332,405,937	2,728,482 52
Total.....	131,260,991	1,661,492 38	548,463,077	4,258,039 70	679,724,068	5,919,532 08
Deduct terminated.....	47,052,598	610,625 84	237,516,663	1,727,533 15	284,569,261	2,338,158 99
Gross in force at end of year	84,208,393	1,050,866 54	310,946,414	2,530,506 55	395,154,807	3,581,373 09
Deduct reinsured.....	13,025,269	166,269 31	64,991,769	486,829 78	78,017,038	653,099 09
Net in force at December 31, 1912.....	71,183,124	884,597 23	245,954,645	2,043,676 77	317,137,769	2,928,274 00



## SESSIONAL PAPER No. 8

## BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—C. E. DUBORD. | Vice-President—J. B. MORRISSETTE.  
 Manager and Secretary—T. MEUNIER. | Principal office—MONTREAL.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V., chap. 68. Dominion license issued June 1, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	500,000 00
Amount paid up in cash.....	100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Book value.	Market value.
Town of Joliette Debs., 1941, 4½ p.c.....	\$10,000 00	\$10,200 00	\$10,200 00
Village of St. Rose (Schools), 1940, 4½ p.c....	18,000 00	18,000 00	18,000 00
Town of Ste. Anne de Bellevue, 1951, 5 p.c....	10,000 00	10,552.68	10,534 03
Village of Villaray (Schools), 1951, 5 p.c....	17,000 00	19,429 30	19,419 10
Total par, book and market values....	<u>\$55,000 00</u>	<u>\$58,181 98</u>	<u>\$58,153 13</u>

Carried out at book value.....	\$ 58,181 98
Cash at head office .....	49 71
Cash in Imperial Bank of Canada; special account \$50,000; less current account at debit, \$15,555.32.....	34,444 68
Total ledger assets.....	\$ 92,676 37
Deduct market value of bonds and debentures under book value.....	28 85
	<u>\$ 92,647 52</u>

## OTHER ASSETS.

Interest accrued.....	\$ 3,052 03
Agents' balances and premiums uncollected.....	2,718 38
Office furniture and fixtures, \$819.48; maps and plans, \$3,150 44.	3,969 92
Total assets.....	<u>\$ 102,387 85</u>

3 GEORGE V., A. 1913

## BRITISH COLONIAL—Continued.

## LIABILITIES.

Net amount of losses adjusted and unpaid.....	\$	150 00
Net amount of losses, unadjusted.....		1,000 00
Total net amount of unsettled claims for losses.....	\$	1,150 00
Reserve of unearned premiums, \$12,780.92; carried out at 80 per cent.....		10,224 74
Taxes due and accrued.....		125 00
Reinsurance premiums due.....		859 23
Total liabilities.....	\$	12,358 97
Excess of assets over liabilities.....	\$	90,028 88
Capital stock paid up in cash.....		100,000 00

## INCOME.

Gross cash received for premiums.....	\$18,877 99
Deduct reinsurance, \$3,885.05; return premiums, \$2,378.25 .....	6,263 30
Net cash received for premiums.....	\$ 12,614 69
Received for interest on investments.....	2,382 80
Received from premium on capital stock.....	50,000 00
Total.....	\$ 64,997 49
Received for calls on capital.....	100,000 00
Total income.....	\$ 164,997 49

## EXPENDITURE.

Amount paid for losses occurring during the year.....	\$ 924 00
Deduct reinsurances.....	13 25
Total net amount paid for losses.....	\$ 910 75
Commission or brokerage.....	2,469 08
Salaries—H. O. officials.....	6,061 90
Taxes.....	1,628 00
Miscellaneous payments:—Advertising, \$1,078.74; furniture and fixtures, \$819.48; inspections and surveys, \$2,711.66; legal fees, \$13; maps and plans, \$3,150.44; postage, telegrams, telephones and express, \$256.55; sundries, \$436.96; printing and stationery, \$1,189.95; rents, \$1,617.45; light, \$8.43; exchange, \$9.73.....	11,292 39
Organization expenses:—commission on stock subscriptions, \$45,000; interest and exchange, \$252.26; salaries, \$1,344.90; travelling expenses, \$397.85; sundries, \$2,963.99.....	49,959 00
Total expenditure.....	\$ 72,321 12

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income.....	\$ 164,997 49
Amount of expenditure.....	72,321 12
Balance, net ledger assets, December 31, 1912.....	\$ 92,676 37

SESSIONAL PAPER No. 8

BRITISH COLONIAL—*Concluded.*STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....\$	1,185 14
Amount of commission thereon.....	325 91
<hr/>	
Reserve of unearned premiums reinsured in unlicensed companies, \$742.39; carried out at 80 per cent.....\$	593 91
Amount of reinsurance premiums payable to such companies.....	859 23
<hr/> <hr/>	

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross amount of risks taken during the year—new.....\$	1,700,443	\$ 21,536 87
Deduct terminated .....	258,348	2,697 30
<hr/>		<hr/>
Gross in force at end of year.....\$	1,442,095	\$ 18,839 57
Deduct reinsured.....	237,800	3,497 20
<hr/>		<hr/>
Net in force at December 31, 1912.....\$	1,204,295	\$ 15,342 37
<hr/> <hr/>		<hr/> <hr/>

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EDWARD BROWN.  
Principal Office—Winnipeg, Man.

Vice-Presidents—  
SIR WM. WHYTE, K.B.  
HON. D. C. CAMERON.  
Secretary and Managing Director—  
F. K. FOSTER.

(Incorporated as 'The Freehold Fire Insurance Company' under the authority of chap. 109 of the statutes of Manitoba, of 1906; and by chap. 110 of statutes of Manitoba, of 1906, its name was changed to 'The Prince Rupert Fire Insurance Company'; and by Order in Council of the Province of Manitoba dated April, 29, 1908, its name was again changed to 'The British Northwestern Fire Insurance Company', and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to company's Acts. Incorporated May 4, 1910, by an Act of Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

## CAPITAL.

Amount of joint capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	500,000 00
Amount paid up in cash.....	150,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Loans on mortgages on real estate, first liens.....	\$ 41,683 33
Bonds and debentures owned by the Company, viz.:—	

	Par, Book and Market value.
*Home Investment and Savings Company debts., 1917, 5 p.c.....	\$55,000 00
Standard Trust Co., 1916, 5 p.c.....	5,000 00
Total par, book and market value.....	\$60,000 00

Carried out at book and market value.....	60,000 00
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Stocks owned by the Company, viz.:—

	Par value.	Book and Market value.
400 shares Canada West Securities Corp.....	\$ 40,000 00	\$50,000 00
1 share City Agency at Winnipeg.....	1,000 00	1,000 00
Total par, book and market values.....	\$41,000 00	\$51,000 00

Carried out at book and market value.....	51,000 00
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Cash at head office.....	17,601 81
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\*In deposit with the Receiver General.

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN—*Continued.*ASSETS—*Concluded.*

Cash in: Merchants Bank, Winnipeg.....	\$7,566 36	
B.C. Trust Corp., Vancouver.....	7,000 00	
Total cash in banks.....	\$	14,566 36
Total ledger assets.....	\$	184,851 50

## OTHER ASSETS.

Interest accrued.....	\$	3,734 60
Agents' balances and premiums uncollected.....		4,137 00
Office furniture and fixtures, \$1,000; plans, \$1,400.....		2,400 00
Total assets.....	\$	195,123 10

## LIABILITIES.

Net amount of losses, unadjusted.....	\$	2,000 00
Reserve of unearned premium, \$23,500. Carried out at 80 per cent.....		18,800 00
Account due.....		1,344 75
Taxes due and accrued.....		250 00
Total liabilities.....	\$	22,394 75
Excess of assets over liabilities.....	\$	172,728 35
Capital stock paid up in cash.....		150,000 00
Surplus over liabilities and paid up capital.....	\$	22,728 35

## INCOME.

Gross cash received for premiums.....	\$	52,319 02
Deduct reinsurance, \$17,264.39; return premiums, \$5,616.03.....		22,880 42
Net cash received for said premiums.....	\$	29,438 60
Received for interest on investments.....		6,610 69
Received from premium on capital stock.....		16,159 00
Total.....	\$	52,208 29
Received on account of capital stock.....		48,375 00
Total income.....	\$	100,583 29

## EXPENDITURE.

Amount paid for losses occurring during the year.....	\$5,827 63	
Deduct reinsurances.....	897 11	
Net amount paid for said losses.....	\$	4,930 52
Commission or brokerage.....		4,331 95
Salaries, \$5,607.50; directors' fees, \$100; auditors' fees, \$100; travelling expenses, \$2,110.05.....		7,917 55

3 GEORGE V., A. 1913

THE BRITISH NORTHWESTERN—*Concluded.*EXPENDITURE—*Concluded.*

Taxes.....	\$	1,566 63
Stock selling expenses.....		5,751 75
Miscellaneous payments:—Advertising, \$564.47; inspections and surveys, \$312.26; furniture and fixtures, \$406; legal fees, \$85.25; maps and plans, \$662.95; postage, telegrams, telephones and express, \$697.82; printing and stationery, \$984.09; rents, \$432; board and tariff associations, \$103; interest and exchange, \$77.98.....		4,325 82
Total expenditure.....	\$	<u>28,824 22</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$	113,092 43
Amount of cash income, as above.....		100,583 29
Total.....	\$	<u>213,675 72</u>
Amount of expenditure, as above.....		28,824 22
Balance, net ledger assets, December 31, 1912.....	\$	<u>184,851 50</u>

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at December 31, 1912..	1,213	\$1,337,400 00	\$22,926 05
Taken during the year—new.....	2,061	3,308,379 00	52,290 68
“ “ renewed.....	53	71,625 00	1,873 53
Total.....	3,327	\$4,717,404 00	\$77,090 26
Deduct terminated.....	866	1,319,246 00	19,146 40
Gross in force at end of year.....	2,461	\$3,398,158 00	\$57,943 86
Deduct reinsured.....		1,041,978 00	18,037 03
Net in force at December 31, 1912 .....	2,461	<u>\$2,356,180 00</u>	<u>\$39,906 83</u>

SESSIONAL PAPER No. 8

## CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President and General Manager—  
ROBERT CHAPMAN.Secretary—  
R. HILL STEWART.

Principal Office—Edinburgh, Scotland.

Manager in Canada—J. G. BORTHWICK. | Head office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in  
Canada, February, 1883.)

Amount of joint stock capital authorized, £1,000,000.....	\$ 4,866,666 67
Amount subscribed for, £537,500.....	2,615,833 33
Amount paid up in cash, £107,500.....	523,166 67

## ASSETS IN CANADA.

Stock and bonds on deposit with the Receiver General:—

	Par value.	Market value.
City of Toronto 4 per cent, 1913 bonds .....	\$ 7,300 00	\$ 7,300 00
City of Montreal 4 per cent debenture stock, 1932.....	48,666 67	47,381 86
City of Toronto 4 per cent 1924, bonds.....	13,972 20	13,657 82
City of Toronto 4 per cent 1925, bonds.....	38,933 33	37,998 93
City of Quebec 5 per cent 1913, bonds.....	24,333 33	24,333 33
City of Quebec R. C. School bonds, 1947 4½ p.c.....	15,000 00	15,000 00
Montreal R. C. School 4 per cent bonds, 1926.....	15,000 00	14,430 00
Montreal Permanent 3 per cent debenture stock.....	15,086 67	11,315 00
City of Hamilton 4 per cent debentures, 1934.....	48,666 67	46,136 00
City of St. Henri 4½ per cent debentures 1953.....	30,000 00	32,196 00
Toronto Mortgage Corporation 4 p.c. debentures, 1912.....	36,499 99	36,499 99
South Australian 4 per cent. 1916 bonds.....	48,666 67	47,693 33
Central Canada Loan and Savings Co's 4½ per cent debentures, 1914 and 1915.....	24,333 33	24,333 33
Total par and market values.....	\$ 366,458 86	\$ 358,275 59

Carried out at market value.....\$ 358,275 59

Cash in banks:—

Molsons Bank, Montreal (manager's account).....	\$ 4,626 33
Molsons Bank, Montreal (deposit account).....	24,007 52
Sterling Bank of Canada, Winnipeg.....	5,822 53

Total cash in banks.....34,456 43

Agents' balances and premiums uncollected (\$236.73 was on  
business issued prior to Oct. 1, 1912).....30,493 46

Maps and plans, \$7,000; office furniture, \$1,500.....8,500 00

Total assets in Canada.....\$ 431,725 48

CALEDONIAN—*Concluded.*

## LIABILITIES IN CANADA.

Net amount of losses, unadjusted.....	\$ 8,710 95	
Net amount of losses, resisted in suit .....	10,000 00	
Total net amount of unsettled claims for losses.....	\$	18,710 95
Reserve of unearned premiums, \$333,922.32; carried out at 80 per cent.....		267,137 85
Taxes due and accrued.....		4,192 14
Total liabilities in Canada.....	\$	290,040 94

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 501,287 12	
Deduct reinsurance, \$9,958.70; and return premiums, \$60,111.06.....	70,069 76	
Net cash received for premiums.....	\$	431,217 36
Interest on deposit paid direct to head office.....		13,147 49
Interest on bank account.....		2,767 03
Total income in Canada.....	\$	447,131 88

## EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$ 9,529 57	
Amount paid for losses occurring during the year.....	\$ 208,492 46	
Deduct amount received for reinsurance.....	3,389 92	
Net amount paid for said losses.....	\$ 205,102 54	
Total net amount paid for losses.....	\$	214,632 11
Commission or brokerage.....		81,920 94
Salaries, head office officials, \$21,426.65; auditors' fees, \$349.99; travelling expenses (officials) \$2,969.21.....		24,745 85
Paid for taxes.....		6,654 89
Miscellaneous payments, viz.:—Printing and stationery, \$3,581.33; advertising, \$460.36; postage and telegrams, \$1,519.97; maps and plans, \$2,529.19; legal expenses, \$313.85; bad and doubtful debts, \$131.26; office furniture and fixtures, \$541.40; telephone and express, \$2,273.72; rents \$3,651.33; underwriters' tariff associations; etc., \$3,715.95.....		18,718 36
Total expenditure in Canada.....	\$	346,672 15

## RISKS AND PREMIUMS IN CANADA,

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	31,036	\$ 51,318,924	\$ 593,563 50
Policies taken during the year—new and renewed.....	19,048	41,542,305	501,815 91
Total.....	50,084	\$ 92,861,229	\$ 1,095,379 41
Deduct terminated.....	16,318	36,640,639	441,662 77
Gross in force at end of year.....	33,766	\$ 56,220,590	\$ 653,716 64
Deduct reinsured.....		1,085,773	12,770 14
Net in force at December 31, 1912.....	33,766	\$ 55,134,817	\$ 640,946 50

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

## THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—W. E. DEAN.

Secretary—Geo. W. BROOKS.

Principal Office—San Francisco, Cal.

Head Office in Canada—Vancouver, B.C. | Chief Agent in Canada—Jno. McLEOD.

(Incorporated, 1861. Dominion license issued November 18, 1912.)

Amount of joint stock capital authorized, subscribed for and paid  
up in cash.....\$ 400,000 00

## ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Market value.
District of Oak Bay, B.C., 1962, 5 p.c.....	\$ 5,000 00	\$ 5,000 00
City of Calgary, Alta., 1927, 4½ p.c.....	10,000 00	9,895 00
“ New Westminster, B.C., 1931, 4½ p.c.....	10,000 00	9,684 00
“ City of Winnipeg, Man., 1943, 4 p.c.....	10,000 00	9,327 00
District of North Vancouver, B.C., 1961, 5 p.c.....	10,000 00	10,000 00
City of Brandon, Man., 1952, 4½ p.c.....	10,000 00	9,342 00

Total par and market values.....\$ 55,000 00 \$ 53,248 00

Carried out at market value.....\$ 53,248 00

Interest accrued.....1,016 67

Agents' balances and premiums uncollected (\$414.75 was on business prior to Oct. 1, 1912.).....3,995 13

Total assets in Canada.....\$ 58,259 80

## LIABILITIES IN CANADA.

Reserve of unearned premiums, \$9,038.52; carried out at 80 per cent.....\$ 7,230 82

Salaries, rent, &c., due and accrued.....100 00

Taxes due and accrued.....249 10

Total liabilities in Canada.....\$ 7,579 92

## INCOME IN CANADA.

Gross cash received for premiums.....\$ 15,693 76

Deduct reinsurance; and return premiums.....4,992 46

Net cash received for premiums.....\$ 10,701 30

Total income in Canada.....\$ 10,701 30

THE CALIFORNIA—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year.....	\$	869 70	
Deduct amount received for reinsurances.....		78 48	
Net amount paid for losses.....	\$		791 22
Commission or brokerage.....	*		1,666 18
Taxes.....			101 00
Miscellaneous payments, viz.:—Inspections and surveys, \$37.75; maps and plans, \$212.25; postage, telegrams, telephones and express, \$67.92; printing and stationery, \$5; board fees, \$102.55.....			425 47
Total expenditure in Canada.....	\$		2,983 87

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 508,935	\$ 9,485 02
Taken during the year—new.....	878,049	17,946 72
Total.....	\$ 1,386 984	\$ 27,431 74
Deduct terminated.....	584,168	11,164 61
Gross in force at end of year.....	\$ 802,816	\$ 16,267 13
Deduct reinsured.....	111,276	2,368 27
Net in force at December 31, 1912.....	\$ 691,540	\$ 13,898 86

(For General Business Statement, see Appendix).

SESSIONAL PAPER No. 8

## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CAPTAIN WM. ROBINSON. Secretary-Treasurer—THOMAS S. ENGLISH.

Managing Director—W. T. ALEXANDER. Principal Office—Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII., Chapter, 60. Dominion license issued July 31, 1911.)

## CAPITAL.

Amount of joint stock or guaranteed capital authorized.....	\$ 3,000,000 00
Amount subscribed for.....	2,055,400 00
Amount paid up in cash.....	766,654 92

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Loans secured by mortgages, first liens.....	\$ 856,332 45
Bonds and debentures on deposit with the Receiver General:—	

	Par value.	Book value.	Market value.
Home Investment and Savings Assoc. debs. 1916, 5 p.c.....	\$ 55,000 00	\$ 55,000 00	\$ 55,000 00

Carried out at book value.....	55,000 00
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Stocks owned and held by the Company:—

	Par value.	Book and market value.
291 shares Great West Perm. Loan Co. (capital Stock).....	\$ 29,100 00	\$ 35,963 70
100 shares Great West Perm. Loan Co. (capital stock).....	10,000 00	12,350 00
194 shares Great West. Perm. Loan Co. (capital stock).....	19,400 00	24,708 53

Total, par, book and market values.....	\$ 58,500 00	\$ 73,022 23
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Carried out at book and market value.....	73,022 23
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Cash at head office and branches.....	38,472 83
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Cash in banks, viz:—

Northern Crown Bank.....	\$ 5,884 84
Great West Permanent Loan Co. (savings acc.).....	30,226 00

Total \$36,110.84, less overdraft in Royal Bank of Canada, \$619.69	35,491 15
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Deposit with W.C.T.A.A.....	100 00
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Total ledger assets.....	\$ 1,058,418 66
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3 GEORGE V., A. 1913

THE CANADA NATIONAL FIRE—*Continued.*

## OTHER ASSETS.

Interest accrued.....	\$ 20,346 23
Agents' balances and premiums uncollected (\$955.09 was on business prior to Oct. 1, 1912).....	16,021 73
Maps and plans, \$4,522.91; furniture and fixtures, \$4,803.22.....	9,326 13
Accounts receivable.....	323 44
Due for reinsurance losses.....	322 96
Total assets.....	<u>\$ 1,104,759 15</u>

## LIABILITIES.

Net amount of losses, adjusted and unpaid.....	\$ 2,072 92
Reserve of unearned premiums, \$100,564.62; carried out at 80 per cent.....	80,451 70
Due for reinsurance premiums.....	253 51
Held in trust for reinsurance against unexpired risks.....	15,680 11
Taxes due and accrued.....	2,024 99
Total liabilities.....	<u>\$ 100,483 23</u>

Excess of assets over liabilities.....	\$ 1,004,275 92
Capital stock paid up.....	766,654 92
Surplus over liabilities and paid up capital.....	<u>\$ 237,621 00</u>

## INCOME.

Gross cash received for premiums.....	\$ 201,796 70
Deduct reinsurance \$52,200.96; return premiums, \$28,453.60.....	80,654 56
Net cash received for premiums.....	\$ 121,142 14
Received for interest on investments.....	53,039 73
Received for endorsement fees, \$29; statement fees, \$6.....	35 00
Premium on capital stock.....	27,214 00
Total.....	<u>\$ 201,430 87</u>
Received for calls on capital.....	386,610 79
Total income.....	<u>\$ 588,041 66</u>

## EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 10 01
Deduct reinsurance.....	5 00
Net amount paid for said losses.....	<u>\$ 5 01</u>
Amount paid for losses occurring during the year.....	\$ 44,246 30
Deduct reinsurance.....	17,754 79
Net amount paid for said losses.....	<u>\$ 26,491 51</u>
Total net amount paid for losses.....	\$ 26,496 52
Paid for commission or brokerage.....	2,616 37

## SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Paid for salaries: Head office officials, \$31,133.33; branch offices and special agents, \$24,932.52; auditors' fees, \$279.49; traveling expenses, \$6,694.91.....	\$	63,040 25
Paid for taxes and registration.....		798 08
Miscellaneous payments:—Advertising, \$3,297.76; furniture and fixtures, \$4,027.84; maps and plans, \$2,638.90; postage, telegrams, telephones and express, \$2,719.11; printing and stationery, \$10,264.95; rents, \$9,072.80; F.G. bond fees, \$89.64; sundries, \$1,438.49; inspections and surveys, \$397.17; legal expenses, \$127.00; underwriters' association fees, etc., \$717.75; exchange, interest, etc., \$846.62; commercial agencies, \$175.....		35,813 03
Investment expenses.....		1,281 16
Total expenditure.....	\$	130,045 41

## SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1911.....	\$	584,742 30
Income as above.....		588,041 66
Total.....	\$	1,172,783 96
Expenditure as above.....		130,045 41
Balance, net ledger assets, December 31, 1912, \$1,058,418.66 less \$15,680.11 deposits.....	\$	1,042,738 55

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	40,200 50
Amount of commission thereon.....		10,288 09
Amount of losses recovered from said companies.....		13,634 90
Reserve of unearned premiums on all risks reinsured in unlicensed companies \$22,090.24; carried out at 80 per cent.....	\$	17,672 19
Amount of cash or other securities held as security for recovery of losses.....		15,680 11

<i>Risks and Premiums.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	1,360	\$ 2,215,235 00	\$ 37,215 64
Policies taken during the year.....	8,236	13,409,859 00	210,293 69
Total.....	9,596	\$15,625,094 00	\$ 247,509 33
Deduct terminated.....	817	2,840,439 00	50,963 01
Gross in force at end of year.....	8,779	\$12,784,655 00	\$ 196,546 32
Deduct reinsured.....		3,075,205 00	48,357 56
Net in force at December 31, 1912.....	8,779	\$ 9,709,450 00	\$ 148,188 76

3 GEORGE V., A. 1913

## THE CANADIAN FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JAS. H. ASHDOWN.	Secretary and Manager—C. S. RILEY.
Vice-President and Chief Agent— R. T. RILEY.	Head Office—Winnipeg, Man.

(Incorporated by Act of the Legislature of the Province of Manitoba, Chapter 53 of the Statutes of 1887, amended by Chapter 49 of the Statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, Chapter 76; amended in 1904 by 4 Edward VII., Chapter 58. Dominion license issued September 1, 1897.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash.....	\$ 500,000 00
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(For List of Shareholders, see Appendix.)

## ASSETS.

Loans secured by mortgages, first liens.....	\$ 561,938 26
Debentures and bonds owned by the Company:—	

	Par value.	Book and market value.
*City of Winnipeg 4 per cent bonds, 1923.....	\$ 70,000 00	\$ 79,000 00
Canada Permanent Mortgage Corporation 4½ per cent debentures, 1915.....	20,000 00	20,000 00
Home Investment and Savings Association 5 per cent debentures, 1915-1916.....	20,000 00	20,000 00
Northern Mortgage Co. 5 per cent debentures.....	225,000 00	225,000 00
Huron & Erie L. & S. Co. 4½ p.c., debentures, 1916.....	10,000 00	10,000 00

Total par, book and market values.....	\$ 345,000 00	\$ 345,000 00
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Carried out at book and market value.....	345,000 00
Cash on hand at head office and branches.....	8,322 35
Cash in banks, viz.:—	

Union Bank of Canada, Winnipeg.....	\$ 16,689 46
“ “ Toronto.....	33,709 42
“ “ Calgary.....	40,936 16
Northern Crown Bank, Winnipeg.....	19,038 39

Total cash in banks.....	110,373 43
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Total ledger assets.....	\$ 1,025,634 04
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\*In deposit with the Receiver General.

SESSIONAL PAPER No. 8

THE CANADIAN FIRE—*Continued.*

## OTHER ASSETS.

Interest accrued.....	\$ 1,072 53
Agents' balances (\$705 on business prior to Oct. 1, 1912).....	45,264 22
Furniture and fixtures, \$4,231.67; plans, \$4,514.40.....	8,746 07
Total assets.....	<u>\$ 1,080,716 86</u>

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted.....	\$ 18,737 82
Reserve of unearned premiums, \$263,920.56; carried out at 80 per cent.....	211,136 45
Taxes due and accrued.....	4,008 38
Due for reinsurance premiums.....	13,492 58
Reserve fund held in trust for reinsuring Companies.....	14,938 26
Employees' profit sharing fund.....	2,404 83
Total liabilities in Canada (except capital stock).....	<u>\$ 264,718 32</u>

(2) *Liabilities in other Countries.*

Net amount of losses resisted, not in suit.....	\$ 1,000 00
Reserve of unearned premiums, \$4,364.63; carried out at 80 per cent.....	3,491 70
Due for reinsurance premiums.....	83 36
Total liabilities in other countries.....	<u>\$ 4,575 06</u>
Total liabilities in all countries (except capital stock).\$	269,293 38
Excess of assets over liabilities.....	\$ 811,423 48
Capital stock paid up.....	500,000 00
Surplus over liabilities and capital.....	<u>\$ 311,423 48</u>

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$475,586 35	\$ 9,517 18
Deduct reinsurance, \$113,242.15; return premiums, \$62,930.63.....	174,568 93	1,603 85
Net cash received for premiums.....	<u>\$ 301,017 42</u>	<u>\$ 7,913 33</u>
Total net cash received for premiums in all countries.....	\$ 308,930 75	
Received for interest on investments.....	43,863 89	
Total income.....	<u>\$ 352,794 64</u>	

3 GEORGE V., A. 1913

## THE CANADIAN FIRE—Continued.

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 3,419 68	\$ .....
Deduct reinsurance.....	316 06	.....
Net amount paid for said losses.....	\$ 3,103 62	.....
Amount paid for losses occurring during the year.....	\$ 124,180 84	\$ 5,383 10
Deduct reinsurance.....	35,470 14	2,552 63
Net amount paid for said losses.....	\$ 88,710 70	\$ 2,830 47
Total net amount paid for losses.....	\$ 91,814 32	\$ 2,830 47
Total net amount paid for losses in all countries.....		\$ 94,644 79
Amount of dividends paid stockholders, 6 per cent and bonus 4 per cent.....		50,000 00
Paid for commission or brokerage.....		21,839 46
Paid for salaries of officials, \$31,897.28; directors' fees, \$755; auditors' fees, \$600; travelling expenses, \$3,049.84.....		36,302 12
Paid for taxes.....		5,196 29
Miscellaneous payments:—Printing and stationery, \$2,970.67; postage, telephones, express and telegrams, \$1,237.88; office charges, \$1,849.66; advertising, \$564.71; rent, \$519.42; board fees, \$3,611.84; agents' charges, \$1,006.68; office furniture and fixtures, \$1,093.90; maps and plans, \$1,846.70; *share of profits paid to employees, \$7,404.83 .....		26,106 29
Total expenditure.....		\$ 234,088 95

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$ 891,990 09
Amount of cash income as above.....	352,794 64
Total.....	\$ 1,244,784 73
Amount of expenditure as above.....	234,088 95
Balance, net ledger assets, (\$1,025,634.04, less \$14,938.26, deposit) December 31, 1912.....	\$ 1,010,695 78

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 114,636 27
“ commission thereon.....	35,661 38
“ losses recovered from said companies.....	35,438 78
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$66,427.28; carried out at 80 per cent thereof....	\$ 53,141 82
Amount of losses (outstanding) due and recoverable from such companies.....	5,867 84
Amount of reinsurance premiums payable to such companies....	\$ 13,575 94
Amount of cash or other security held as security for recovery of losses, etc.....	14,938 26

\*Total amount set apart for employees' profit sharing fund is \$9,399.66, of which \$7,404.83 was disbursed and remainder set aside as liability.



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## THE CANADIAN FIRE—Concluded.

## RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
			\$ cts.			\$ cts.			\$ cts.
Gross policies in force at date of last statement.....	28,372	35,806,315	582,684 29	911	876,395	9,861 57	29,283	36,682,710	592,545 86
Taken during the year, new and renewed.....	17,989	28,664,461	478,452 08	805	909,925	10,025 62	18,884	29,574,386	488,477 70
Total.....	46,361	64,470,776	1,061,136 37	1,806	1,786,320	19,887 19	48,167	66,257,096	1,081,023 56
Deduct terminated.....	16,234	24,337,839	426,198 38	923	896,495	10,041 95	17,157	25,234,334	436,240 33
Gross in force at end of year.....	30,127	40,132,937	634,937 99	883	889,825	9,845 24	31,010	41,022,762	644,783 23
Deduct reinsured.....		7,841,510	128,407 58		94,800	1,115 98		7,936,310	129,523 56
Net in force at December 31, 1912.....	30,127	32,291,427	506,530 41	883	795,025	8,729 26	31,010	33,086,452	515,259 67

# THE CENTRAL CANADA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—GEO. B. MEADOWS.

Vice-President—RHYS. D. FAIRBAIRN.

Manager—E. P. HEATON.

Principal Office—Toronto.

(Incorporated, April 27, 1907, by an Act of the Parliament of Canada, 6-7 Edward VII., chap. 75; amended in 1910 by 9-10 Edward VII., chap. 83. Dominion license issued October 16, 1907. )

(For List of Directors, see Appendix.)

## ASSETS.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Book value.	Market value.
	\$ 54,000 00	\$ 56,160 00	\$ 56,160 00
City of Hull, 1934, 1935, 5 p.c.....			
Carried out at book value.....			\$ 56,160 00
Cash at head office.....			909 74
Cash in Metropolitan Bank, Toronto.....			8,222 25
Total ledger assets.....			\$ 65,291 99

## OTHER ASSETS.

Interest accrued.....	450 00
Office furniture.....	1,400 00
Amount of premium notes on hand, less assessments thereon.....	158,321 26
Total assessments on premium notes.....	\$ 104,766 86
Deduct amount paid thereon.....	93,652 18
Balance carried out.....	11,114 68
Amount due for reinsurance losses.....	1,688 78
Gross assets.....	\$ 238,266 71
Deduct unassessed portion of premium notes treated as contingent assets available for 2nd and 3rd year assessments if required for payment of excess losses.....	158,321 26
Balance net assets.....	\$ 79,945 45

SESSIONAL PAPER No. 8

THE CENTRAL CANADA MANUFACTURERS—*Continued.*

## LIABILITIES.

Amount of unadjusted losses.....	\$	7,392	28
Reserve of unearned premiums, \$23,333.75; carried out at 80 per cent.....		18,667	00
Amount of money borrowed.....		15,715	81
Received from members for payment over to other companies..		676	86
Reinsurance premiums unpaid.....		8,591	25
Taxes due and accrued.....		172	92
Total liabilities.....	\$	51,216	12
Excess of assets over liabilities.....	\$	28,729	33
Deposit capital.....		18,693	35
Surplus over liabilities and deposit capital.....	\$	10,035	98

## INCOME.

Gross cash received for premiums.....	\$	103,194	79
Deduct reinsurance, \$43,430.56; return premiums, \$15,542.61.....		58,973	17
Total net cash received for premiums.....	\$	50,221	62
Received for interest on investments.....		1,544	19
Total.....	\$	51,765	81
Deduct deposit capital returned to policyholders.....		6,924	73
Net income.....	\$	44,841	08

## EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$	12,744	02
Deduct amount received for reinsurance, savings and salvage.....		4,264	84
Net amount paid for said losses.....	\$	8,479	18
Amount paid for losses occurring during the year.....	\$	65,742	64
Deduct amount received for reinsurances.....		31,439	15
Net amount paid for said losses.....	\$	34,303	49
Total net amount paid for losses.....	\$	42,782	67
Paid for taxes.....		664	58
Miscellaneous payments, viz.:—Rent and auditors' fees, \$2,288; commissions, \$6,949.92; printing, postage and stationery, \$2,058.69; office salaries, \$12,350.84; inspection salaries, \$4,361.45; inspection expenses, including travelling, \$1,925.26; office expenses, including travelling, \$2,350.85; sundries, \$50; office furniture, \$63.75; advertising, \$905.92, total, \$33,304.68; less fees and earnings of insurance brokerage dept., \$17,526.41; less commissions on reinsurances, \$11,898.88.....		3,879	39
Total expenditure.....	\$	47,326	64

3 GEORGE V., A. 1913

THE CENTRAL CANADA MANUFACTURERS—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911.....	\$	51,384 88
Amount of cash income.....		44,841 08
Total.....	\$	96,225 96
Amount of cash expenditure.....		47,326 64
Balance, net ledger assets, December 31, 1912 (\$65,291.99, less ledger liabilities, \$16,392.67) .....	\$	48,899 32

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	39,586 24
Amount of commission thereon.....		890 70
Losses recovered from said companies.....		28,225 37
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$19,793.12; carried out at 80 per cent.....	\$	15,834 50
Amount of losses due and recoverable.....		1,688 78
Amount of reinsurance premiums payable to such companies....		8,540 01
Amount of cash or other securities held as security for recovery of losses.....		18,068 50

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	990	\$ 7,103,978	\$ 87,254 62
Taken during the year, new and renewed.....	1,321	9,210,248	107,399 28
Total.....	2,311	\$ 16,314,226	\$ 194,653 90
Deduct terminated.....	1,237	8,466,335	106,101 76
Gross in force at end of year.....	1,074	\$ 7,847,891	\$ 88,552 14
Deduct reinsured.....		3,825,381	41,858 81
Net in force at December 31, 1912.....	1,074	\$ 4,022,510	\$ 46,693 33

SESSIONAL PAPER No. 8

## COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—	Principal Office—London, England.
W. MIDDLETON CAMPBELL, Esq.	Chief Agent in Canada—JAS. MCGREGOR.
Secretary—HENRY MANN.	Head Office in Canada—Montreal.

(Established, September 28, 1861. Commenced business in Canada, September 11, 1863.)

Amount of capital authorized and subscribed for.....	£2,950,000 stg. —\$14,356,666 66
Amount of capital paid up in cash.....	295,000 stg. — 1,435,666 66

## ASSETS IN CANADA (FIRE DEPARTMENT).

Value of real estate, office building, 232-4 St. James St., Montreal. \$	325,000 00
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	91,550 00

Bonds, &amp;c., in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Queensland 4 per cent bonds, 1913, 1915.....	\$ 86,626 66	\$ 85,760 40
Canada 3 per cent stock, 1938.....	24,333 34	21,170 00
Canadian Northern Railway 4 per cent debentures, 1930...	177,633 34	175,821 45
Ceylon 4 per cent inscribed stock, 1934.....	29,200 00	29,784 00
Province of Ontario stock, 1946, 3½ per cent.....	36,500 00	32,485 00
City of Ottawa bonds, 1919, 4 per cent.....	50,000 00	49,250 00
City of Quebec debentures, 1923, 4 per cent.....	24,333 33	24,333 33
Victorian Government stock, 1923, 3½ per cent.....	24,333 33	22,630 00
New South Wales stock, 1924, 3½ per cent.....	121,666 67	115,583 33
City of Winnipeg debentures, 1941, 3½ per cent.....	53,000 00	46,507 50
Newfoundland bonds, 1941-1951, 3½ per cent.....	48,666 67	42,340 00
South Australian bonds, 1916, 4 per cent.....	24,333 34	24,211 64
British Columbia inscribed stock, 1941, 3 per cent.....	48,666 67	39,420 00
City of Montreal stock, 1948, 4 per cent.....	24,333 34	23,846 66
Irish land stock, 1933, 2½ per cent.....	48,666 67	36,373 33
City of Ottawa R. C. School debts., 1939, 4½ per cent.....	55,000 00	56,100 00
Canada Permanent Mort. Corp., 4 per cent debts., 1917...	24,333 33	23,887 23
East Indian Railway Co., new deb. stock, 1929, 3 per cent.	121,666 67	94,900 00

Total.....\$1,023,293 36 \$ 944,408 87

Carried out at market value.....	944,408 87
Cash on hand at head office in Canada.....	23 02

Cash in banks, viz.:—

Bank of British North America, Vancouver.....	\$ 9,940 97
Bank of British North America, Montreal.....	4,030 79
Bank of British North America, Winnipeg.....	6,737 33
Union Bank of Canada, Montreal.....	5,440 57

Total cash in banks..... 26,149 66

3 GEORGE V., A. 1913

COMMERCIAL UNION—*Continued.*ASSETS IN CANADA—*Concluded.*

Agents' balances and premiums uncollected (\$737.44 was on business issued prior to Oct. 1, 1912).....	\$ 106,430 24
Interest accrued.....	1,258 24
Rents accrued.....	6,219 30
Bills receivable.....	3,356 36
Office furniture and plans.....	7,500 00
Due for reinsurance.....	2,435 99
Total assets in Canada.....	\$ 1,514,331 68

## LIABILITIES IN CANADA (FIRE DEPARTMENT).

Net amount of losses, unadjusted .....	\$ 9,190 34
"          "          resisted, in suit.....	10,000 00
Total net amount of unsettled claims for losses.....	\$ 19,190 34
Reserve of unearned premiums, \$596,427.44; carried out at 80 per cent.....	477,141 96
Taxes due and accrued.....	10,950 82
Total liabilities in Canada.....	\$ 507,283 12

## INCOME IN CANADA (FIRE DEPARTMENT).

Gross cash received for premiums.....	\$ 934,421 37
Deduct reinsurance, \$32,287.45; and return premiums, \$109,956.82.....	142,244 27
Net cash received for premiums.....	\$ 792,177 10
Received for interest on investments .....	41,707 15
Received for rents.....	17,265 35
Total income in Canada.....	\$ 851,149 60

## EXPENDITURE IN CANADA (FIRE DEPARTMENT).

Net amount paid for losses occurring in previous years.....	\$ 19,022 54
Deduct amount received for reinsurances.....	1,024 63
Net amount paid for said losses.....	\$ 17,997 91
Amount paid for losses occurring during the year.....	\$ 398,635 97
Deduct amount received for savings, salvage and reinsurances.....	2,601 03
Net amount paid for said losses.....	\$ 396,034 94
Total net amount paid for losses.....	\$ 414,032 85
Commission or brokerage.....	154,526 09
Salaries, \$43,154.90; auditors, \$552.42.....	43,707 32
Taxes.....	12,011 81
Miscellaneous payments, viz.:—Rent, \$4,842.52; inspection and surveys, \$6,540.54; stationery and printing, \$4,999.43; advertising, \$1,821.50; postage, telegrams, telephones and express, \$3,152; office expenses, \$1,752.20; legal expenses, \$352.08; underwriters' association, \$8,165.49; maps and block plans, \$2,836.07; fire departments, patrol and salvage corps assessments, \$13.95; miscellaneous, \$365.40.....	37,841 18
Total expenditure in Canada.....	\$ 662,119 25

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COMMERCIAL UNION—*Concluded.*

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	69,535	\$133,910,299	\$1,785,723 60
Taken during the year, new and renewed.....	28,749	73,893,530	952,226 41
Total.....	98,284	\$207,803,829	\$2,737,950 01
Deduct terminated.....	48,827	113,697,072	1,533,637 96
Gross in force at end of year.....	49,457	\$ 94,106,757	\$1,204,312 05
Deduct reinsured.....		3,596,040	41,550 57
Net in force at December 31, 1912.....	49,457	\$ 90,510,717	\$1,162,761 48

(For General Business Statement, see Appendix.)

## THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. D. BROWNE.	Secretary—W. T. HOWE.
Chief Agents in Canada—	DEWAR & BETHUNE.
Principal Office—Hartford, Conn.	Head Office in Canada—Ottawa.

(Incorporated, June, 1850. Commenced business in Canada, 1886.)

### CAPITAL.

Amount of capital authorized.....	\$ 3,000,000 00
Amount of capital subscribed for and paid up in cash.....	1,000,000 00

### ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada 3½ per cent stock, 1913.....	\$ 110,000 00	\$ 110,000 00
Province of Ontario, 3½ per cent debentures, 1936.....	15,000 00	13,350 00
Total par and market values.....	\$ 125,000 00	\$ 123,350 00
Carried out at market value.....		\$ 123,350 00
Agents' balances and premiums uncollected.....		21,445 48
Interest accrued.....		641 67
Total assets in Canada.....		\$ 145,437 15

### LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$ 193 05
“ “ unadjusted.....	4,577 98
“ “ resisted, in suit.....	2,200 00
Total net amount of unsettled claims for losses (\$2,200 accrued prior to 1912.).....	\$ 6,971 03
Reserve of unearned premiums, \$89,568.01; carried out at 80 per cent.....	71,654 41
Taxes due and accrued.....	1,295 00
Total liabilities in Canada.....	\$ 79,920 44

### INCOME IN CANADA.

Gross cash received for premiums.....	\$ 152,248 58
Deduct reinsurance, \$26,331.90; return premiums, \$17,010.52.....	43,342 42
Net cash received for premiums.....	\$ 108,906 16
Received for interest on investments.....	4,375 00
Total income in Canada.....	\$ 113,281 16



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CONNECTICUT FIRE—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years .....	\$ 6,167 87	
Deduct reinsurances, \$2,214.02; savings and salvage, \$2,285.27.....	4,499 29	
Net amount paid for said losses.....	\$ 1,668 58	
Amount paid for losses occurring during the year.....	\$ 71,912 80	
Deduct reinsurance .....	21,057 59	
Net amount paid for said losses.....	\$ 50,855 21	
Total net amount paid for losses.....	\$	52,523 79
Commission or brokerage.....		20,943 46
Taxes.....		4,218 05
Miscellaneous payments, viz.:—Postage, telegraph, telephone and express, \$346.87; adjustment and travelling expenses, \$787.33; underwriters' associations, \$1,438.04; advertising, \$113.38; maps and plans, \$754.47; legal fees, \$154.15; printing and stationery, \$12.10; suspense account, \$229.60.....		3,835 94
Total expenditure in Canada.....	\$	81,521 24

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 14,092,596	\$ 199,174 29
Policies taken during the year, new and renewed.....	11,192,835	158,580 43
Total.....	\$ 25,285,431	\$ 357,754 72
Deduct terminated.....	10,798,246	152,836 66
Gross in force at end of year.....	\$ 14,487,185	\$ 204,918 06
Deduct reinsurance.....	2,135,483	28,544 04
Net in force at December 31, 1912.....	\$ 12,351,702	\$ 176,374 02

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 189,200 00
Mortgage loans on real estate, first liens.....	1,014,350 00
Loans secured by pledge of bonds, stocks and other collaterals ...	54,000 00
Book value of stocks and bonds.....	5,741,946 93
Cash on hand, in trust companies and in banks .....	493,385 11
Agents' debit balances.....	206,387 57
Bills receivable.....	41,735 80
Total.....	\$ 7,741,005 41

## NON-LEDGER ASSETS.

Interest accrued.....	41,873 88
Net amount of uncollected premiums not more than three months due.....	155,000 00
Gross assets.....	\$ 7,937,879 29
Deduct assets not admitted.....	202,769 30
Total admitted assets.....	\$ 7,735,109 99

3 GEORGE V. A. 1913

CONNECTICUT FIRE—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
*Continued.*

## LIABILITIES.

Total net amount of unpaid losses or claims.....	\$ 322,200 85
Unearned premiums.....	4,111,887 66
State, county and municipal taxes due or accrued.....	35,000 00
Total liabilities, (excluding capital stock).....	\$ 4,469,088 51
Joint stock capital paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	2,266,021 48
Total liabilities.....	\$ 7,735,109 99

## INCOME.

Net cash received for premiums.....	\$ 3,746,782 10
Interest and dividends.....	287,514 57
Rents.....	10,828 00
Agents' balances previously charged off.....	42 00
Profit on sale or maturity of ledger assets.....	777 50
Total income.....	\$ 4,045,944 17

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,063,754 64
Expenses of adjustment and settlement of losses.....	34,261 95
Dividends to stockholders.....	190,890 50
Commission or brokerage.....	803,534 69
Allowances to local agencies for miscellaneous agency expenses....	15,248 55
Salaries, \$91,389.33; and expenses, \$55,552.69; of special or general agents.....	146,942 02
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	207,164 82
Rents.....	29,517 04
Underwriters' boards and tariff associations.....	24,993 65
Inspections and surveys.....	26,638 32
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	25,726 74
Taxes on real estate.....	2,028 36
State taxes on premiums, Insurance Department licenses and fees	89,605 51
All other licenses, fees and taxes.....	8,671 76
Agents' balances charged off.....	1,619 01
Gross loss on sale or maturity of ledger assets.....	1,485 00
All other expenditure.....	92,993 98
Total expenditure.....	\$ 3,765,076 54

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CONNECTICUT FIRE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
*Concluded.*

## RISKS AND PREMIUMS.

*Fire Risks.*

Written or renewed during the year.....	\$450,470,516 00
Premiums thereon.....	4,987,998 40
Terminated during the year.....	412,747,561 00
Premiums thereon.....	4,772,914 43
Net in force, December 31, 1912.....	751,032,416 00
Premiums thereon.....	8,038,699 41

## THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HENRY EVANS.

Chief Agent in Canada—JOSEPH ROWAT

Secretary—J. E. LOPEZ.

Head Office—New York. Head Office in Canada—Montreal.

(Incorporated, January 1853. Dominion license issued November 25, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
in cash.....\$ 2,000,000 00

## ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par and Market value.
State of New York bonds, 1960, 1961, 4 p.c.....	\$ 203,000 00
U. S. Govt. Panama Canal Loan, 1961, 3 p.c.....	50,000 00
Total par and market values.....	\$ 253,000 00
Carried out at par and market value.....	\$ 253,000 00
Agents' balances and premiums uncollected.....	11,032 65
Office furniture and plans.....	8,500 00
Total assets in Canada.....	\$ 272,532 65

## LIABILITIES IN CANADA.

Net amount of losses, unadjusted.....	\$ 21,116 98
Reserve of unearned premiums, \$183 814.62; carried out at 80 per cent.....	147,051 69
Taxes due and accrued.....	5,000 00
Total liabilities in Canada.....	\$ 173,168 67

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 348,541 80
Deduct return premiums.....	59,626 50
Total net cash received for premiums.....	\$ 288,915 30
Interest on investments.....	5,120 00
Total income in Canada.....	\$ 294,035 30

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 24,715 79
Amount paid for losses occurring during the year.....	189,672 60
Total amount paid for losses.....	\$ 214,388 39

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THE CONTINENTAL—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

Commission or brokerage.....	\$	50,603	34
Salaries, \$8,249.99; travelling expenses, \$3,441.39.....		11,691	38
Taxes.....		2,270	62
All other expenditure, viz.:—Advertising, \$11.15; postage, express, telegrams and telephones, \$1,661.61; rent, \$599.19; maps and plans, \$1,566.02; underwriters' boards, \$682.93; legal expenses, \$2.55.....		4,523	45
Total expenditure in Canada.....	\$	283,477	18

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount	Premiums thereon.
Gross policies in force at date of last statement....	4,819	\$ 17,813,614	\$ 210,761 91
Taken during the year new and renewed.....	7,515	33,846,579	339,056 10
Total.....	12,334	\$ 51,660 193	\$ 549,818 01
Deduct terminated.....	4,296	21,087,899	223,902 58
Gross and net in force at Dec. 31, 1912.....	8,038	\$ 30,572,294	\$ 325,915 43

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,175,000	00
Loans on mortgage of real estate, first liens.....	2,700	00
Loans secured by pledge of bonds, stocks or other collateral.....	500,000	00
Book value of stocks and bonds.....	22,282,237	00
Cash on hand, in trust companies and in banks.....	1,707,129	92
Agents' balances and bills receivable.....	1,273,582	86
Total ledger assets.....	\$26,940,649	78

## NON-LEDGER ASSETS.

Interest due and accrued.....	74,215	15
Declared dividends on stocks.....	135,259	75
Gross assets.....	\$27,150,124	68
Deduct assets not admitted.....	80,093	40
Total admitted assets.....	\$27,070,031	28

## LIABILITIES.

Net amount of unpaid losses.....	\$	485,204	77
Unearned premiums.....		9,022,217	57
State, county or municipal taxes due or accrued.....		162,000	00
Salaries, rents, bills, expenses, &c., due or accrued.....		27,500	00
Commission, brokerage and other charges, due or to become due		75,386	16
Reinsurance premiums.....		24,894	68
Principal unpaid on scrip, \$26,657; interest due or accrued on same, \$6,063.30.....		32,720	30

3 GEORGE V., A. 1913

THE CONTINENTAL—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Continued.*LIABILITIES—*Concluded.*

Reserve for contingencies.....	\$	250,000	00
All other liabilities, viz.: rent paid in advance.....		116	60
Dividends due and unpaid.....		500,000	00
Total liabilities (except capital stock).....	\$	10,580,040	08
Capital stock paid up in cash.....		2,000,000	00
Surplus over all liabilities.....		14,489,991	20
Total liabilities.....	\$	27,070,031	28

## INCOME.

Net cash received for premiums.....	\$	8,118,908	59
Interest and dividends.....		1,036,336	27
Rents.....		72,104	64
Agents' balances previously charged off.....		1,896	82
Gross profit on sale or maturity of ledger assets.....		126,844	00
Gross increase by adjustment in book value of ledger assets.....		630,318	00
Profit received from participation to the extent of \$100,000 in syndicate formed for reorganization of Third Avenue Railway Co.....		5,310	53
Total income.....	\$	9,991,718	85

## DISBURSEMENTS.

Net amount paid for losses.....	\$	3,910,649	28
Expenses of adjustment and settlement of losses.....		119,107	25
Dividends to shareholders.....		1,000,000	00
Commission or brokerage.....		1,657,681	05
Allowances to local agencies for miscellaneous agency expenses....		1,247	71
Salaries, \$139,319.73; and expenses, \$121,610.37; of special and general agents.....		260,930	10
Salaries, fees and other charges of officers, directors, trustees and home office employees.....		436,068	24
Rents.....		70,034	93
Underwriters' boards and tariff associations.....		85,539	20
Fire department, patrol and salvage corps, assessments, fees, taxes and expenses.....		31,026	47
Inspections and surveys.....		7,300	44
Taxes on real estate.....		24,871	74
State taxes on premiums, Insurance department licenses and fees.....		187,610	35
All other licenses, fees and taxes.....		58,070	54
Bills receivable, past due charged off.....		6,561	03
Agents' balances charged off.....		1,890	02
Gross loss on sale or maturity of ledger assets.....		174	00
Gross decrease by adjustment in book value of ledger assets.....		412,823	00
All other expenditure.....		282,607	16
Total expenditure.....	\$	8,554,192	51

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THE CONTINENTAL—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
*Concluded.*

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$1,030,611,173 00
Premiums thereon.....	10,356,023 54
Amount terminated during the year.....	928,642,764 00
Premiums thereon.....	9,181,617 06
Net amount in force at December 31, 1912.....	1,622,902,579 00
Premiums thereon.....	17,040,811 96

# THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President and Manager—ROBT. F. MASSIE. Secretary—NEIL W. RENWICK.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. Commenced business May 11, 1907.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	504,100 00
Amount paid up in cash.....	207,982 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount of loans on security of stocks.....	\$ 30,850 00
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	Par value.	Market value.	Am't loaned.
50 shares Bank of Toronto stock.....	\$ 5,000 00	10,400 00	\$ 3,300 00
40 shares Dominion Bank stock.....	4,000 00	9,240 00	
10 shares Dominion Bank stock.....	1,400 00	2,310 00	1,800 00
10 shares Porto Rico stock.....	1,000 00	700 00	
120 shares Royal Bank stock.....	12,000 00	26,640 00	25,750 00
10 shares Brit. Col. Packg. Co.....	1,000 00	1,510 00	
50 shares Brazilian Traction stock.....	5,000 00	4,250 00	
	<u>\$ 29,000 00</u>	<u>\$ 55,050 00</u>	<u>\$ 30,850 00</u>

Bonds and debentures owned by the company:—

<i>In deposit with the Receiver General:—</i>	Par value.	Book value.
City of Calgary, 1926, 4½ p.c.....	\$ 5,000 00	\$ 5,000 00
Town of Galt, 1946, 4½ per cent.....	5,000 00	4,832 00
City of Toronto, 1945, 3½ per cent.....	9,733 33	8,851 66
City of Edmonton, 1926, 5 per cent.....	10,000 00	10,357 00
City of Vancouver, 1926, 4 per cent.....	10,000 00	9,721 00
City of Winnipeg, 1920, 4 per cent.....	5,000 00	4,935 50
City of Regina, 1920, 4½ per cent.....	10,232 05	10,037 90
Total.....	<u>\$ 54,965 38</u>	<u>\$ 53,735 06</u>

*Owed and held by the company:—*

City of Port Arthur, 1913-1937, 5 per cent.....	\$ 7,561 71	\$ 7,923 71
Can. Northern Ry. bonds 1918, 4½ per cent.....	5,000 00	4,870 00
City of Nanaimo, debs., 1950, 5 per cent.....	5,000 00	5,000 00
City of Fernie, debs., 1939, 5 per cent.....	5,000 00	5,000 00
City of Kamloops, debs., 1920, 5 per cent.....	5,000 00	5,000 00
Town of Goderich, debs., 1913-1940, 4½ per cent.....	9,664 83	9,145 83
City of Revelstoke, debs., 1960, 5 per cent.....	5,000 00	5,000 00
Village of Tweed, 1913-1928, 4 per cent.....	4,763 74	4,430 27
City of St. Thomas, 1921-1928, 4½ per cent.....	8,000 00	8,000 00
Town of Walkerville, 1920-1921, 4½ per cent.....	7,653 02	7,546 49
City of Belleville, 1919, 4 per cent.....	5,000 00	4,837 00
City of Moosejaw, 1929-1932, 5 per cent.....	5,162 26	5,317 12
Town of Amherstburg, 1924-1928, 5 per cent.....	4,850 60	4,973 68
Town of North Bay, 1922-1931, 5 per cent.....	5,389 84	5,389 84
Total.....	<u>\$ 83,046 06</u>	<u>\$ 82,433 94</u>

Total bonds and debentures.....	<u>\$ 138,011 44</u>	<u>\$ 136,169 00</u>
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THE DOMINION FIRE—*Continued.*ASSETS—*Concluded.*

Carried out at book value.....	\$	136,169 00
50 shares Consumers' Gas, par value, \$2,500; book value.....		4,872 80
Cash at head office.....		5,136 77
Cash in banks:—		
Bank of Toronto, \$16,005 20; less overdraft Molsons Bank, \$279, 44.....		15,725 76
Advances to inspectors on sundry and suspense accounts.....		2,861 92
Total ledger assets.....	\$	195,616 25

## OTHER ASSETS.

Interest accrued.....	\$	2,380 34
Office furniture \$1,000; plans \$9,412.94.....		10,412 94
Cancelled reinsurance premiums.....		2,988 60
Agents' balances and premiums uncollected—net (\$615.25 on business prior to Oct. 1, 1912).....		20,057 19
Due for reinsurance.....		1,299 83
Total assets.....	\$	232,755 15

## LIABILITIES.

Net amount of unsettled losses.....	\$	7,953 35
Reserve of unearned premiums, \$204,149.28; carried out at 80 p.c.....		163,319 43
Due for reinsurance premiums—net.....		10,691 27
Bonus to agents unpaid.....		700 00
Taxes due and accrued.....		3,627 12
Total liabilities.....	\$	186,291 17
Excess of assets over liabilities.....	\$	46,463 98
Capital stock paid up.....		207,982 00

## INCOME.

Gross cash received for premiums.....	\$	406,391 27
Deduct reinsurances, \$91,316.50, return premiums, \$59,332.43.....		150,648 93
Total net cash received for premiums.....	\$	255,742 34
Received for interest on investments, etc.....		8,147 57
Total income.....	\$	263,889 91

THE DOMINION FIRE—*Continued.*

## EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 2,348 73	
Deduct amount received for reinsurances.....	814 96	
Net amount paid for said losses.....	\$ 1,533 77	
Amount paid for losses occurring during the year.....	\$ 191,268 06	
Deduct savings, salvage and reinsurances.....	46,453 96	
Net amount paid for said losses.....	\$ 144,814 10	
Total net amount paid during the year for losses.....	\$ 146,347 87	
Paid for commission or brokerage.....	47,165 02	
Paid for salaries, \$21,947.20; auditors' fees, \$625.55; travelling expenses, \$4,169.38.....	26,742 13	
Taxes.....	4,898 52	
Miscellaneous payments, viz.:—Printing and stationery, \$2,738.29; telephones, express, postage and telegrams, \$2,226.73; general expenses, \$200.78; rent, \$4,307.41; advertising, \$3,739.70; maps and plans, \$976.99; bond account, \$20.80; loss expenses, \$3,683.75; legal expenses, \$254.43.....	18,148 88	
Total expenditure.....	\$ 243,302 42	

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911.....	\$ 175,028 76	
Income as above.....	263,889 91	
Total.....	\$ 438,918 67	
Expenditure as above.....	243,302 42	
Balance, net ledger assets, December 31, 1912.....	\$ 195,616 25	

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 84,146 52	
Amount of commission thereon.....	22,875 98	
Amount of losses recovered from said companies.....	42,184 00	
Reserve of unearned premiums on all risks reinsured in unlicensed companies \$45,157.12; carried out at 80 per cent thereof....	\$ 36,125 70	
Amount of losses due and recoverable from such companies.....	6,663 52	
Amount of reinsurance premiums payable to such companies....	10,626 28	
Amount of cash or other securities held as securities for recovery of losses, &c.....	37,940 09	

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THE DOMINION FIRE—*Concluded.*

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at December 31, 1911.....	\$ 30,897,381	\$ 411,672 68
Taken during the year, new and renewed.....	28,034,783	402,476 65
Total.....	\$ 58,932,164	\$ 814,149 33
Deduct terminated.....	23,248,344	340,209 11
Gross in force at end of year.....	\$ 35,683,820	\$ 473,940 22
Deduct reinsured.....	5,895,627	84,999 56
Net in force December 31, 1912.....	\$ 29,788,193	\$ 388,940 66

## THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—LORD CLAUD HAMILTON. | General Manager—W. E. GRAY.

Chief Agent in Canada—RICHARD I. GRIFFIN.

Principal Office—London, England. | Head Office in Canada, Montreal.

(Incorporated, October 25, 1880. Licensed for Accident and Guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for Accident, Guarantee and Sickness business, February 20, 1900. Licensed for Fire business November 29, 1910).

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....£	1,000,000
Amount paid up in cash.....	200,000

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Province of Quebec bonds, 1928, 4 per cent.....	\$ 41,853 33	\$ 41,853 33
Newfoundland bonds, 1947 and 1951, 3½ per cent .....	38,933 33	33,872 00
Province of Manitoba debentures, 1947, 4 per cent .....	24,333 33	23,846 67
City of Quebec stock, 1923, 4 per cent.....	5,353 33	5,299 80
Province of British Columbia stock, 1941, 3 per cent.....	68,133 33	55,188 00
Canadian Northern Railway guaranteed bonds, 1930 and 1939, 4 per cent (Prov. of Manitoba).....	63,266 67	62,001 34
Province of Nova Scotia stock, 1954, 3½ per cent.....	24,333 33	20,926 67
Tasmanian bonds, 1914, 4 per cent.....	4,866 67	4,818 00
Japanese gold bonds, (from time to time on notice being given) 4 per cent.....	26,231 33	21,509 69
City of Toronto debentures, 1920 and 1948, 4 per cent.....	24,333 33	23,846 63
City of Winnipeg stock, 1940, 4 per cent.....	24,333 33	23,603 30
Canada Registered stock, 1930-50, 3½ per cent.....	48,666 67	46,233 34
City of Edmonton bonds, 1949, 4½ per cent.....	39,906 66	38,709 47
City of Vancouver bonds, 1949, 4 per cent.....	24,333 33	23,116 67
City of Ottawa debentures, 1940, 4 per cent.....	24,333 33	24,090 00
G. T. P. (branch lines, guaranteed by Prov. of Sask.), 1939, 4 per cent.....	24,333 33	22,386 67
City of North Vancouver schools, 1960, 5 per cent.....	9,000 00	9,000 00
City of Lachine debentures, 1950, 4½ per cent.....	16,000 00	15,680 00
Town of Notre Dame de Grace debentures, 4½ per cent.....	25,000 00	26,250 00
City of Three Rivers debentures, 1958, 4½ per cent.....	10,000 00	9,500 00
City of Lethbridge debentures, 1940, 4½ per cent.....	10,000 00	9,200 00
City of Victoria debentures, 1960, 4 per cent.....	9,733 33	9,246 67
Town of Maisonneuve debentures, 1950, 4 per cent.....	9,733 33	9,246 67
Town of Berlin bonds, 1919, 5 per cent.....	5,000 00	5,100 00
City of North Vancouver Local Imp. debts., 1931, 4½ p.c.....	48,666 67	43,800 00
City of Victoria bonds, 1921, 4 per cent.....	24,333 33	23,116 67
Can. Nor. Ont. Ry., deb. stock, 1961, 3½ p.c. (g'teed by Dom. Govt.)	48,666 67	47,693 33
British Consols., 1923, 2½ p.c.....	7,669 87	5,752 40
Madras Ry. Annuities, 1956.....	28,186 11	28,186 11
Belgian Govt. bonds, 1925, 3 p.c.....	69,480 00	59,058 00

Total.....	\$ 829,013 94	\$ 772,131 43
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Carried out at market value.....	\$ 772,131 43
Cash at head office.....	200 00
Deposit with Accident Underwriters' Association.....	750 00

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THE EMPLOYERS' LIABILITY—*Continued.*ASSETS IN CANADA—*Concluded.*

Cash in banks in Canada, viz.:—

Bank of Montreal, Montreal.....	\$ 11,294 73
Bank of Montreal, Toronto.....	3,191 61

Total cash in banks.....\$ 14,486 34

Amount of outstanding premiums:—

Accident.....	\$ 22,106 04
Guarantee.....	11,181 46
Sickness.....	3,818 00
Liability.....	170,492 96

Total, \$207,598.46; less commissions, \$42,688.21..... 164,910 25

Agents' balances and premiums uncollected, fire, (\$381.83 on business prior to Oct. 1, 1912)..... 17,832 11

Total assets in Canada.....\$ 192,742 36

## LIABILITIES IN CANADA.

Net amount of Accident claims, outstanding.....	\$ 8,000 00
“ Guarantee claims “.....	16,000 00
“ Sickness claims “.....	4,000 00
“ Liability claims “.....	205,000 00

Total net amount of unsettled claims for losses in Canada (estimated).....\$ 233,000 00

Net amount of fire losses, unadjusted..... 4,750 00

Reserve of unearned premiums, viz.:—

Accident risks.....	\$ 58,980 34
Guarantee “.....	22,490 30
Sickness “.....	10,987 16
Liability “.....	372,249 10

Total reserve, \$463,806.90; carried out at 80 per cent..... 371,045 52

Reserve of unearned premiums, fire, \$108,115.77; carried out at 80 per cent..... 86,492 62

Taxes due and accrued, fire, \$1,400; other \$7,900..... 9,300 00

Total liabilities in Canada.....\$ 704,588 14

## INCOME IN CANADA.

*For Fire Risks—*

Gross cash received for premiums.....	\$ 207,420 28
Deduct reinsurance, \$1,405.19; return premiums, \$31,408.87.....	32,814 06
Net cash received for said premiums.....	\$ 174,606 22

*For Accident Risks—*

Gross cash received for premiums.....	\$ 116,163 95
Deduct reinsurance, \$727; and return premiums, \$2,258.71.....	2,985 71
Net cash received for said premiums.....	\$ 113,178 24

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THE EMPLOYERS' LIABILITY—*Continued.*INCOME IN CANADA—*Concluded.*

<i>For Guarantee Risks—</i>	
Gross cash received for premiums.....	\$ 51,581 03
Deduct reinsurance, \$513.50; and return premiums, \$3,898.25.....	4,411 75
Net cash received for said premiums.....	\$ 47,169 28
<i>For Sickness Risks—</i>	
Gross cash received for premiums.....	\$ 20,317 02
Deduct reinsurance, \$64; and return premiums, \$202.20.....	266 20
Net cash received for said premiums.....	\$ 20,050 82
<i>For Liability Risks—</i>	
Gross cash received for premiums.....	\$ 789,207 57
Deduct reinsurance, \$3,376.93; and return premiums, \$39,457.53.....	42,834 46
Net cash received for said premiums.....	\$ 746,373 11
Total net cash received for all premiums.....	\$ 1,101,377 67
Total income in Canada.....	\$ 1,101,377 67

## EXPENDITURE IN CANADA.

<i>For Fire Risks—</i>	
Amount paid for claims occurring in previous years.....	\$ 10,300 90
Deduct savings and salvage.....	860 72
Net amount paid for claims.....	\$ 9,440 18
Amount paid for claims occurring during the year.....	\$ 52,161 11
Deduct savings and salvage.....	1,172 97
Net amount paid for said claims.....	\$ 50,988 14
Total net amount paid for fire claims.....	\$ 60,428 32
<i>For Accident Risks—</i>	
Net amount paid for claims occurring in previous years.....	\$ 12,640 11
Amount paid for claims occurring during the year.....	\$ 87,630 96
Deduct reinsurance.....	313 00
Net amount paid for said claims.....	\$ 87,317 96
Total net amount paid for accident claims.....	\$ 99,958 07
<i>For Guarantee Risks—</i>	
Net amount paid for claims occurring in previous years.....	\$ 11,778 87
Amount paid for claims occurring during the year.....	\$ 7,883 20
Deduct recoveries and reinsurance.....	2,663 93
Net amount paid for said claims.....	\$ 5,219 27
Total net amount paid for guarantee claims.....	\$ 16,998 14
<i>For Sickness Risks—</i>	
Net amount paid for claims occurring in previous years.....	\$ 3,759 46
Amount paid for claims occurring during the year.....	\$ 11,478 70
Deduct reinsurances.....	100 00
Net amount paid for said claims.....	\$ 11,378 70
Total net amount paid for sickness claims.....	\$ 15,138 16

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THE EMPLOYERS' LIABILITY—*Continued.*EXPENDITURE IN CANADA—*Concluded.**For Liability Risks—*

Net amount paid for claims occurring in previous years.....	\$ 182,543 59	
Amount paid for claims occurring during the year.....	\$ 607,680 22	
Deduct reinsurances.....	7,321 33	
Net amount paid for said claims.....	\$ 200,358 89	
Total net amount paid for liability claims.....	\$ 382,902 48	
Total net amount paid for all claims.....	\$	575,425 17
Commission or brokerage: fire, \$30,571.26; other, \$211,438.19....		242,009 45
Paid for salaries of officials: fire, \$11,895.21; other, \$41,837.12; travelling expenses: fire, \$1,650.64; other, \$6,731.25.....		62,114 22
Taxes: fire, \$2,833.06; other, \$7,605.81.....		10,438 87
Miscellaneous payments, fire, viz.:—Postage, telegrams, telephones and express, \$1,272.22; advertising, \$38; rent, \$1,440; printing and stationery, \$2,669; office furniture, \$499.17; maps and plans, \$1,197.60; sundries, \$729.55; underwriters' boards, tariff associations, etc., \$2,037.60; legal expenses, \$20.		9,903 14
Miscellaneous payments, (other) viz.:—Advertising, \$828.86; furniture and fixtures, \$703.76; legal fees, \$568.25; postage, telegrams, telephone, express and sundries, \$6,348.58; print- ing and stationery, \$6,623.32; rent, \$5,153.48.....		20,226 25
Total expenditure in Canada.....	\$	920,117 10

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks—</i>		Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$	7,923,231	\$ 98,517 17
Policies taken during the year, new and renewed.....		18,931,862	214,958 89
Total.....		\$26,855,093	\$ 313,476 06
Deduct terminated.....		10,664,089	119,567 48
Gross in force at December 31, 1912.....	\$	16,191 004	\$ 193,908 58
Deduct reinsured.....		125,200	1,226 35
Net in force at December 31, 1912.....	\$	16,065,804	\$ 192,682 23
<hr/>			
<i>Accident Risks—</i>			
Gross policies in force at date of last statement	5,469	\$ 14,930,200	\$ 102,106 54
Policies taken during the year, new.....	1,790	5,505,850	37,618 59
“ “ “ renewed.....	4,325	12,650,000	83,372 87
Total.....	11,584	\$ 33,086,050	\$ 223,128 00
Deduct terminated.....	5,636	15,526,450	104,533,32
Gross in force at December 31, 1912.....	5,948	\$ 17,559,600	\$ 118,594 68
Deduct reinsured.....		116,000	634 00
Net in force at December 31, 1912.....	5,948	\$ 17,443,600	\$ 117,960 68
<hr/>			
<i>Guarantee Risks—</i>			
Gross policies in force at date of last statement	2,533	\$ 14,401,009	\$ 49,476 64
Policies taken during the year, new.....	963	6,625,310	20,567 90
“ “ “ renewed....	1,737	7,891,047	31,538 24
Total.....	5,233	\$ 28,917,366	\$ 101,572 78
Deduct terminated.....	2,852	17,051,829	55,296 42
Gross in force at December 31, 1912.....	2,381	\$ 11,865,537	\$ 46,276 36
Deduct reinsured.....		515,000	1,295 75
Net in force at December 31, 1912.....	2,381	\$ 11,350,537	\$ 44,980 61

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THE EMPLOYERS' LIABILITY—*Concluded.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

<i>Sickness Risks—</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	3,361	\$ 4,934,300	\$ 120,831 63
Policies taken during the year—new.....	605	847,375	3,415 08
“ “ “ “ “ renewed....	2,663	4,041,125	16,988 00
Total.....	6,629	\$ 9,822,800	\$ 41,234 71
Deduct terminated.....	3,388	4,973,800	21,000 39
Gross in force at end of year.....	3,241	\$ 4,849,000	\$ 20,234 32
Deduct reinsured.....		15,000	60 00
Net in force at December 31, 1912.....	3,241	\$ 4,834,000	\$ 20,174 32
<i>Liability Risks—</i>			
Gross policies in force at date of last statement	2,182	\$ 22,217,167	\$ 675,448 89
Policies taken during the year—new.....	1,056	10,580,000	243,818 80
“ “ “ “ “ renewed....	1,528	15,218,428	586,787 15
Total.....	4,766	\$ 48,015,595	\$ 1,506,054 84
Deduct terminated.....	2,379	24,197,167	757,855 39
Gross in force at end of year.....	2,387	\$ 23,818,428	\$ 748,199 45
Deduct reinsured.....		20,000	3,701 25
Net in force at December 31, 1912.....	2,387	\$ 23,798,428	\$ 744,498 20



GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

INCOME.		REVENUE ACCOUNT.		EXPENDITURE.	
£	s. d.	£	s. d.	£	s. d.
Balance 1911 account.....	1,348,339 2 5	1,348,339 2 5		Charges against revenue of the year—	
Less Dividend.....	60,000 0 0	60,000 0 0		Expenses of management.....	£ 130,398 1 1
				Commissions.....	411,031 17 0
				Taxes.....	33,268 3 0
					£ 574,698 1 1
Revenue of the year—				Losses paid and outstanding.....	874,415 9 3
Premiums, less bonus and returns to the Assured and Reinsurance.....	£ 1,729,874 3 7			Bad debts.....	171 19 0
Interest and rents.....	69,756 2 1				
Transfer fees.....	51 5 0			Loss on sale of investments.....	
Profit on exchange.....	6,016 12 3				
				Hamilton House. Written off cost.....	233 10 5
				Amount written off investments.....	97,000 0 0
Hamilton House. Interest on fund.....				Balance of this account.....	1,548,197 13 1
					£3,094,870 15 9
					£3,094,870 15 9
LIABILITIES.		BALANCE SHEET.		ASSETS.	
£	s. d.	£	s. d.		
Shareholders' capital—				By investments—	
100,000 shares, £10 each.....	1,000,000 0 0			British and Colonial Government securities.....	81,326 11 9
To Capital—100,000 shares £2 paid.....		200,000 0 0		Foreign Government securities.....	274,186 16 6
“ Amounts due to other companies and agents.....		17,752 2 5		Foreign and Colonial municipalities.....	472,860 17 6
“ Outstanding liabilities.....		102,012 16 5		Railway and other debentures and debenture stocks.....	904,726 4 11
“ Reserves—				Preference and ordinary stocks and shares.....	31,646 12 1
Outstanding losses.....	£407,106 17 8			Hamilton House.....	£55,452 14 8
Revenue balance.....	£1,548,197 13 1			Redemption Fund investment.....	8,166 9 2
Less Interim Div.....	20,000 0 0			Freehold premises.....	4,389 2 8
				Loans on security.....	11,500 0 0
					£1,854,265 9 3
				Less (to write down to below market value).....	97,000 0 0
					£1,757,265 9 3
				By Branch and agency balances.....	402,298 2 9
				“ amounts due from other companies and assured.....	6,743 3 1
				“ Interest and rents accrued.....	22,816 7 8

THE EMPLOYERS' LIABILITY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*BALANCE SHEET—*Concluded.*

LIABILITIES.			ASSETS.			
	£	s. d.	By Cash at bankers'		£	s. d.
			On deposit.....		£45,450	0 0
			On current account.....		20,479	6 10
					£65,929	6 10
			" Cash in hand.....		17	0 0
					65,946	6 10
					£2,255,069	9 7

SESSIONAL PAPER No. 8

## THE EQUITY FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—Hon. THOS. CRAWFORD.

Manager and Secretary—

WM. G. BROWN.

Principal Office—Toronto.

(Incorporated by letters patent (Ontario) bearing date January 29, 1898, commenced business in Ontario, January 29, 1898. Re-incorporated by Act of Parliament of Canada in 1909 by 8-9 Edward VII., chap. 81. Dominion license issued July 1, 1901.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	561,700 00
Amount paid up in cash.....	156,197 50

(For List of Shareholders, see Appendix.)

## ASSETS.

Loans on Real Estate.....\$ 233 59

Bonds and debentures owned by the company, viz.:—

	Par value	Book and Market value.
*City of Toronto bonds, 1919, 3½ per cent.....	\$ 24,333 33	\$ 24,350 00
*Town of Woodstock bonds, 1920, 4 per cent.....	11,000 00	11,203 00
*Town of Portage la Prairie, 1945, 5 per cent.....	5,000 00	5,433 20
Toronto and York Radial Ry. Co., 1919, 5 per cent.....	10,000 00	10,373 75
*City of Calgary, 1925, 4½ per cent.....	5,000 00	5,066 82
City of Winnipeg, 1920, 4 per cent.....	5,000 00	5,000 00
Hamilton Cataract Power, Light and Traction Co., 1943, 5 per cent.....	5,000 00	5,205 38
*Town of Fort William, 1936, 4½ per cent.....	10,000 00	10,192 08
Montreal Light, Heat and Power Co., 1933, 5 per cent.....	10,000 00	10,518 05

Total par, book and market values.....\$ 85,333 33 \$ 87,342 28

Carried out at book and market value.....87,342 28

21 shares Dominion Permanent Loan Co. stock, par value \$2,062.50,

book and market value.....2,062 50

Cash at head office and Montreal branch.....16,752 45

Cash in Imperial Bank.....18,839 66

Loan to Independent Fire.....\$32,638 77

Loan to Metropolitan Fire.....25,134 95

57,773 72

Advance secured by Life Policies and note.....871 21

Total ledger assets.....\$ 183,875 41

\*On deposit with the Receiver General.

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## THE EQUITY FIRE—Continued.

## OTHER ASSETS.

Interest accrued.....	512 50
Agents' balances and premiums uncollected (\$8,822.63 prior to Oct. 1, 1912).....	29,218 46
Office furniture, \$3,694.21; plans, \$7,985.56 .....	11,679 77
Reinsurance losses.....	6,729 95
<b>*Total assets.....</b>	<b>\$ 232,016 09</b>

## LIABILITIES.

Net amount of losses, adjusted and unpaid.....	\$ 7,542 22
Net amount of losses, unadjusted.....	13,944 14
<b>Total net amount of unsettled claims for losses.....</b>	<b>\$ 21,486 36</b>
Reserve of unearned premiums, \$160,224.00; carried out at 80 per cent.....	128,179 00
Reinsurance, \$4,017; and return premiums, \$4,100.....	8,117 00
Due and accrued for salaries, rent, &c.....	900 00
Due and accrued for taxes.....	1,672 00
<b>Total liabilities.....</b>	<b>\$ 160,354 36</b>
<b>Excess of assets over liabilities.....</b>	<b>\$ 71,661 73</b>
<b>Capital stock paid up in cash.....</b>	<b>156,197 50</b>

## INCOME.

Gross cash received for premiums.....	\$ 275,932 50
Deduct reinsurance, \$49,419.29; and return premiums, \$50,683.55 .....	100,102 84
<b>Net cash received for premiums.....</b>	<b>\$ 175,829 75</b>
Received for interest on investments .....	9,694 01
<b>Total .....</b>	<b>\$ 185,523 76</b>
Received for calls on capital stock, \$200; for increased capital, \$51,575.....	51,775 00
<b>Total income.....</b>	<b>\$ 237,298 76</b>

## EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 6,997 45
Deduct amount received for savings, salvages and reinsurance .....	2,301 16
<b>Net amount paid for said losses.....</b>	<b>\$ 4,696 29</b>
Amount paid for losses occurring during the year.....	\$ 130,908 24
Deduct reinsurance.....	20,651 77
<b>Net amount paid for said losses.....</b>	<b>\$ 110,256 47</b>
<b>Total net amount paid for losses, \$114,952.76; adjustments expenses, \$2,895.48.....</b>	<b>\$ 117,848 24</b>
<b>Paid for commission or brokerage.....</b>	<b>43,081 69</b>
<b>Salaries, \$25,624.53; travelling expenses, \$1,548.53; directors' fees, \$4,436.04; auditors' fees, \$840.....</b>	<b>32,449 10</b>

\*In addition to the above assets there are sums due from the Metropolitan Fire and the Independent Fire amounting to \$53,627 84, which are unsecured except by premium notes and unpaid capital of those companies, and are not admitted by the Department.

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THE EQUITY FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Paid for taxes.....	5,394 80
All other expenditure, viz.:—Advertising, \$1,826.29, fire department, patrol and salvage corps assessments, and fire commissioner, \$137.57; furniture and fixtures, \$693.21; legal expenses, \$1,758.77; maps and plans, \$495.02; postage, telegrams, telephone and express, \$3,837.51; printing and stationery, \$3,923.07; rents, \$3,888; discount and exchange \$287.03; bonus to agents, \$479.58; guarantee bonds and mercantile agency, \$200.....	17,526 05
Stock selling expenses.....	3,500 00
Total expenditure.....	\$ 219,799 88

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at beginning of year.....	\$ 166,376 53
Income as above.....	237,293 76
Total.....	\$ 403,675 29
Expenditure as above.....	219,799 88
Net ledger assets, December 31, 1912.....	\$ 183,875 41

## REINSURANCE IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in such companies.....	\$ 46,820 18
Amount of commission thereon.....	12,097 22
Amount of losses recovered from such companies (including adjustment expenses).....	32,348 00
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$21,781; carried out at 80 per cent.....	\$ 17,424 80
Amount of losses due and recoverable from such companies.....	13,307 60
	\$ 30,732 40
Net amount of reinsurance premiums payable to such companies.....	4,017 00

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	33,050	\$ 34,785,999	\$ 422,099 84
Taken during the year, new and renewed.....	17,802	20,317,108	279,778 00
Total.....	50,852	\$ 55,103,107	\$ 701,877 84
Deduct terminated.....	21,287	24,396,656	331,891 84
Gross in force at end of year.....	29,565	\$ 30,706,451	\$ 369,986 00
Deduct reinsured.....		3,163,177	43,866 00
Net in force at December 31, 1912.....	29,565	\$ 27,543,274	\$ 326,120 00

## FACTORIES INSURANCE COMPANY.

### STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—C. R. CLAPP.

Secretary—R. J. MAHONY.

Vice-President—B. L. ANDERSON.

Treasurer—R. B. YOUNG.

Principal Office—Toronto.

(Incorporated as Montmagny Mutual Fire Insurance Company under the authority of chapter 68 of the Consolidated Statutes for Lower Canada; and by chapter 70 of the statutes of Quebec of 1905, as amended by chapter 119 of the statutes of Quebec of 1909, certain additional powers were conferred upon the said company; and also by "The Quebec Insurance Act", chapter 69 of the statutes of Quebec of 1908, the said company is enabled to exercise certain additional powers. Incorporated as Factories Insurance Company, May 4, 1910 by an Act of the Parliament of Canada, 9-10 Edward VII., cap. 128. Dominion license issued December 17, 1910.)

#### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	160,000 00
Amount paid up in cash.....	100,000 00

*(For List of Shareholders, see Appendix.)*

#### ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals.....	\$ 2,000 00
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Bonds and debentures owned by the Company, viz.:—

	Par value.	Book and market value.
*. Province of Nova Scotia, 1922, 3 per cent.....	\$ 25,000 00	\$ 23,742 50
*. Province of New Brunswick, 1933, 3½ per cent.....	15,000 00	15,000 00
*. City of Hull, 1940, 1941, 4 per cent.....	10,000 00	9,176 20
*. Town of Nicolet, P.Q., 1915, 4½ per cent.....	7,000 00	7,000 00
Town of Nicolet, P.Q., 1915, 4½ per cent.....	3,000 00	3,000 00
Total par, book and market values.....	\$ 60,000 00	\$ 57,918 70
Carried out at book and market value.....		57,918 70
Cash in Molsons Bank, Toronto .....		74,430 88
Total ledger assets.....		\$ 134,349 58

\*In deposit with Receiver General.

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FACTORIES INSURANCE COMPANY—*Continued.*

## OTHER ASSETS.

Interest accrued.....	194 00
Agents' balances and premiums uncollected.....	86,748 03
Due for reinsurance.....	53,529 92
Amount of premium notes on hand on which policies are issued.....	\$ 129,449 79
Deduct amount paid thereon.....	6,472 49
Balance.....	122,977 30
Total assets.....	\$ 397,798 83

## LIABILITIES.

Net amount of losses; unadjusted (including \$500 outside of Canada).....	\$ 20,508 00
Reserve of unearned premiums, \$175,352.57; carried out at 80 per cent.....	140,282 04
Due for reinsurance premiums.....	133,556 07
Taxes due and accrued.....	2,488 17
Total liabilities.....	\$ 296,834 28
Excess of assets over liabilities.....	\$ 100,964 55
Capital stock paid up in cash.....	100,000 00

## INCOME.

Gross cash received for premiums.....	\$ 588,825 38
Deduct reinsurance, \$260,658.25; and return premiums, \$176,191.05.....	436,849 30
Total net cash received for premiums.....	\$ 151,976 08
Received for interest on investments.....	3,445 48
Total income.....	\$ 155,421 56

## EXPENDITURE.

	In Canada.	
Amount paid for losses occurring in previous years.....	\$ 61,034 87	
Deduct reinsurances.....	54,512 99	
Net amount paid for said losses.....	\$ 6,521 88	
Amount paid for losses occurring during the year.....	\$ 260,280 36	
Deduct reinsurances.....	121,104 44	
Net amount paid for said losses.....	\$ 139,175 92	
Total net amount paid for losses.....	\$ 145,697 80	
Commission or brokerage.....	30,808 91	
Salaries Home Office officials, \$7,162.35; directors' fees, \$635.35; travelling expenses \$646.23.....	8,443 93	
Taxes.....	4,290 92	
All other expenditure, viz.:—Legal expenses, \$2,516.11; postage, telegrams, telephones and express, \$129.26; rent \$600....	3,245 37	
Total expenditure.....	\$ 192,486 93	

3 GEORGE V.. A. 1913

# FACTORIES INSURANCE COMPANY—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1911.....	\$	171,414	95
Amount of cash income as above.....		155,421	56
Total.....	\$	326,836	51
Amount of cash expenditure as above.....		192,486	93
Balance, net ledger assets Dec. 31, 1912.....	\$	134,349	58

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies..	\$	290,062	28
Amount of commission thereon.....		67,355	71
Amount of losses incurred recovered from said companies.....		167,842	31
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$161,238.38; carried out at 80 per cent.....	\$	128,990	70
Amount of losses due and recoverable from such companies.....		53,489	60
Amount of reinsurance premiums payable to such companies.....		133,237	97

## RISKS AND PREMIUMS.

### *Cash Business.*

Gross policies in force at December 31, 1911.....	\$ 26,777,380	\$ 489,778	61
Taken during the year, new and renewed.....	41,001,462	555,978	14
Total.....	\$ 67,778,842	\$1,045,756	75
Deduct terminated.....	35,745,862	621,372	83
Gross in force at end of year.....	\$ 32,032,980	\$ 424,383	92
Deduct reinsured.....	25,174,457	322,036	34
Net in force at December 31, 1912.....	\$ 6,858,523	\$102,347	58

### *Mutual Business.*

Taken during the year (3 year notes).....	\$ 1,329,958	\$ 50,800	66
In force December 31, 1912 (5 year notes up to December, 1910, 3 year notes thereafter).....	5,873,894	284,747	34
Unassessed portion of premium notes....	\$ 124,938	13	



## SESSIONAL PAPER No. 8

## FIDELITY-PHENIX FIRE INSURANCE COMPANY, OF NEW YORK.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HENRY EVANS.

Secretary—J. A. SWINERTON.

Principal Office—46 Cedar Street, New York, N.Y.

Chief Agent in Canada—

Head Office in Canada—Toronto.

A. M. M. KIRKPATRICK.

(Formed by the amalgamation on Jan, 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

## CAPITAL.

Amount authorized, subscribed for and paid up in cash.....\$ 2,500,000 00

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz:—

	Par value.	Market value.
District of Columbia, 1924, 3-65 per cent bonds.....	\$ 155,000 00	\$ 164,300 00
City of Toronto, 3½ per cent bonds, 1913, 1929, 1944.....	130,300 00	119,993 00
U. S. Govt. Panama bonds, 1961, 3 p.e.....	40,000 00	40,800 00
Total par and market values.....	\$ 325,300 00	\$ 325,093 00

Carried out at market value.....\$ 325,093 00

Agents' balances and premiums uncollected (\$259.52 on business prior to Oct. 1, 1912).....40,946 80

Agents' ledger balances, (Tornado).....155 51

Total assets in Canada.....\$ 366,195 31

## LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid.....	\$ 3,100 46
Net amount of losses, unadjusted.....	36,249 22
Net amount of losses, resisted in suit.....	4,000 00

Net amount of unsettled losses, (fire).....\$ 43,349 68

Reserve of unearned premiums: fire, \$246,829.85, tornado, \$6,126.64; total \$252,956.49; carried out at 80 per cent.....202,365 19

Taxes due and accrued.....2,516 13

Total liabilities in Canada.....\$ 248,231 00

## INCOME IN CANADA

## Fire Risks.

Gross cash received for premiums.....	\$ 457,946 22
Deduct reinsurance, \$1,521.82; and return premiums, \$58,975.90.....	60,497 72

Net cash received for said premiums.....\$ 397,448 50

3 GEORGE V., A. 1913

FIDELITY-PHENIX—*Continued.*INCOME IN CANADA—*Concluded.**Tornado Risks.*

Gross cash received for premiums.....	\$ 8,440 34	
Deduct reinsurance, \$1,278.10; return premiums, \$267.22.....	1,545 32	
Net cash received for said premiums.....	\$ 6,895 02	
Total net cash received for all premiums.....	\$ 404,343 52	
Interest on bonds (paid direct to head office).....	11,417 96	
Total income in Canada.....	\$ 415,761 48	

## EXPENDITURE IN CANADA.

*Fire Losses.*

Amount paid for losses occurring in previous years.....	\$ 48,996 32	
Amount paid for losses occurring during the year.....	\$ 203,172 28	
Deduct savings, salvage and reinsurance.....	1,094 93	
Net amount paid for said losses.....	\$ 202,087 35	
Total net amount paid for fire losses.....	\$ 251,083 67	
Net amount paid for tornado losses.....	\$ 710 00	
Total net amount paid for losses.....	\$ 251,793 67	
Commission or brokerage, fire, \$79,075.58; tornado, \$1,302.21....	80,377 79	
Taxes.....	4,771 01	
Salaries H.O.: officials \$700.12; travelling expenses, \$565.78.....	1,265 90	
General expenses:—Postage, \$796.37; telegrams, telephones and express, \$482.01; exchange, \$142.52; duty on supplies, \$137.82; boards' expenses, \$2,954.95; advertising, \$61.65; printing and stationery \$133.96; sundries, \$19,235.89; legal expenses \$2.55; rents, \$655.00; maps and plans, \$161.50.....	24,764 22	
Total expenditure in Canada.....	\$ 362,972 59	

## RISKS AND PREMIUMS IN CANADA.

*Fire Risks.*

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 31,766,737	\$ 439,660 71
Taken during the year, new and renewed.....	33,463,583	437,502 43
Total.....	\$ 65,232,320	\$ 877,163 14
Deduct terminated.....	29,622,320	403,017 62
Gross in force at end of year.....	\$ 35,610,000	\$ 474,145 52
Deduct reinsured.....	294,755	2,383 89
Net in force at December 31, 1912.....	\$ 35,315,245	\$ 471,761 63

*Tornado Risks.*

Gross policies in force at date of last statement.....	\$ 77,800	\$ 673 00
Taken during the year, new and renewed.....	1,702,850	8,595 85
Total.....	\$ 1,780,650	\$ 9,268 85
Deduct terminated.....	71,350	479 50
Gross in force at end of year.....	\$ 1,709,300	\$ 8,789 35
Deduct reinsured.....	255,000	1,303 10
Net in force at December 31, 1912.....	\$ 1,454,300	\$ 7,486 25

Total number of policies in force in Canada at date . . . (No return)	
Total net amount in force.....	\$36,769,545 00
Total premiums thereon.....	479,247 88

SESSIONAL PAPER No. 8

FIDELITY-PHENIX—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 572,500 00
Mortgage loans on real estate, first liens.....	29,500 00
Book value of stocks and bonds.....	12,185,736 00
Cash on hand, in trust companies and in banks.....	1,137,625 27
Agents' balances and bills receivable.....	1,176,675 00
Other ledger assets.....	11,250 00
Total ledger assets.....	<u>\$15,113,286 27</u>

## NON-LEDGER ASSETS.

Interest accrued.....	94,601 88
Rents due.....	250 00
Gross assets.....	<u>\$15,208,138 15</u>
Deduct assets not admitted.....	63,052 46
Total admitted assets.....	<u><u>\$15,145,085 69</u></u>

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 535,623 40
Unearned premiums.....	6,834,792 28
Dividends declared and unpaid to stockholders.....	125,000 00
Reinsurance premiums.....	5,000 00
Salaries, rents, expenses, bills, accounts, fees &c., due or accrued..	25,000 00
Taxes due or accrued.....	141,000 00
Commissions, brokerage &c.....	29,000 00
Unearned premium reserve.....	250,000 00
Reserve for contingencies.....	100,000 00
Total liabilities, except capital stock.....	<u>\$ 8,045,415 68</u>
Capital stock paid up in cash.....	2,500,000 00
Surplus beyond liabilities and capital stock.....	4,599,670 01
Total liabilities.....	<u><u>\$15,145,085 69</u></u>

## INCOME.

Net cash received for premiums.....	\$ 6,185,991 42
Interest and dividends.....	516,832 25
Rents.....	29,054 12
Gross profit on sale or maturity of ledger assets.....	42,602 00
Gross increase by adjustment in book value of ledger assets.....	395,330 00
Agents' balances previously charged off.....	372 45
All other income.....	74,634 20
Total income.....	<u><u>\$ 7,244,816 44</u></u>

3 GEORGE V., A. 1913

FIDELITY-PHENIX—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con-*

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,195,406 40
Expenses of adjustment and settlement of losses.....	99,796 19
Dividends to stockholders.....	250,000 00
Commission or brokerage.....	1,277,517 57
Allowances to local agencies for miscellaneous agency expenses....	894 17
Salaries \$142,137.07; and expenses, \$122,631.04; of special and general agents.....	264,768 11
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	419,721 71
Rents.....	70,718 90
Underwriters' boards and tariff associations.....	71,704 93
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	28,728 38
Taxes on real estate.....	7,452 57
Inspections and surveys.....	11,494 34
State taxes on premiums. Insurance Department licenses and fees.....	151,446 85
All other licenses, fees and taxes.....	32,287 10
Balance of claim against Citizens Insurance Co.....	8,067 14
Gross loss on sale or maturity of ledger assets.....	250 00
Gross decrease by adjustment in book of ledger assets.....	320,182 97
Decrease in liabilities on account of reinsurance treaties.....	47,887 43
Agents' balances charged off.....	21,422 30
All other disbursements.....	185,093 02
Total expenditure.....	\$ 6,464,840 08

## RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount.....	\$777,670,521 00
Premiums thereon.....	8,324,178 97
Terminated during the year.....	744,355,633 00
Premiums thereon.....	8,112,560 95
Net amount in force, December 31, 1912.....	1,179,403,625 00
Premiums thereon.....	12,819,543 81

SESSIONAL PAPER No. 8

## FIREMAN'S FUND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WILLIAM J. DUTTON.

Secretary—LOUIS WEINMANN.

Principal Office—San Francisco, Cal.

Head Office in Canada—Toronto.

Chief Agent in Canada—

JOHN H. HUNTER.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and  
 paid up in cash.....\$ 1,500,000 00

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Mass., Metropolitan Water bonds, 1941, 3 p.c.....	\$ 50,000 00	\$ 41,750 00
State of California, San Francisco, Seawall bonds, 1924, 4 p.c.....	45,000 00	45,000 00
Total par and market values.....	\$ 95,000 00	\$ 86,750 00

Carried out at market value.....\$ 86,750 00  
 Interest accrued.....1,650 00  
 Agents' balances and premiums uncollected (fire).....6,999 84  
 Net amount of outstanding premiums (automobile).....5,156 67

Total assets in Canada.....\$ 100,556 51

## LIABILITIES IN CANADA.

Net amount of unsettled, unadjusted losses (fire).....\$ 550 00  
 Net amount of unsettled, unadjusted losses (automobile).....1,021 05

Total net amount of unsettled claims.....\$ 1,571 05  
 Reserve of unearned premiums; fire, \$22,041.81; automobile,  
 \$14,836.47; inland transportation and ocean, \$964.57. Total  
 \$37,842.85; carried out at 80 per cent.....30,274 28  
 Taxes due and accrued; fire, \$800; other, \$600.....1,400 00

Total liabilities in Canada.....\$ 33,245 33

3 GEORGE V.. A. 1912

## FIREMAN'S FUND—Continued.

## INCOME IN CANADA.

*For Fire Risks.—*

Gross cash received for premiums.....	\$ 47,723 59
Deduct reinsurance, \$4,455.28; return premiums, \$8,535.85.....	12,991 13
Net cash received for said premiums.....	\$ 34,732 46

*For Automobile Risks—*

Gross cash received for premiums.....	\$ 36,707 29
Deduct return premiums.....	8,574 31
Net cash received for said premiums.....	\$ 28,132 98

*For Transportation Risks—*

Gross cash received for premiums.....	\$ 2,037 44
Deduct return premiums.....	13 28
Net cash received for said premiums.....	\$ 2,024 16

Total net cash received for premiums.....	\$ 64,944 60
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Total income in Canada.....	\$ 64,944 60
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## EXPENDITURE IN CANADA.

*Fire Risks—*

Amount paid for losses occurring in previous years.....	\$ 11,002 50
Deduct savings, salvage and reinsurances.....	6,002 50
Net amount paid for said losses.....	\$ 5,000 00
Amount paid for losses occurring during the year.....	\$ 18,022 30
Deduct reinsurance.....	1,857 20
Net amount paid for said losses.....	\$ 16,165 10
Total net amount paid for fire losses.....	\$ 21,165 10

*Automobile Risks—*

Net amount paid for losses occurring in previous years.....	\$ 103 93
Amount paid for losses occurring during the year.....	\$ 32,937 77
Deduct reinsurances.....	13,723 87
Net amount paid for said losses.....	\$ 19,213 90
Total net amount paid for automobile losses.....	\$ 19,317 83

*Inland Transportation Risks—*

Amount paid for inland transportation losses.....	\$ 53 87
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Total net amount for all losses.....	\$ 40,536 85
Commission or brokerage: Fire, \$5,533.19; other, \$5,789.48.....	11,322 67
Salaries, fees and all other charges of officials, fire.....	144 30
Taxes: fire, \$569.29; other, \$252.54.....	821 83
Miscellaneous payments, viz.:—Maps and plans, \$400.75; postage telegrams, telephones and express (fire) \$140.84; (other), \$95.35; board fees, 233.75.....	870 69

Total expenditure in Canada.....	\$ 53,696 34
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## FIREMAN'S FUND—Continued.

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 2,471,895	\$ 43,398 12
Taken during the year—new and renewed.....	2,759,531	44,776 03
Total.....	\$ 5,231,476	\$ 88,174 15
Deduct terminated.....	3,118,547	41,551 05
Gross in force at December 31, 1912.....	\$ 2,112,929	\$ 46,623 10
Deduct reinsured.....	356,495	5,936 43
Net in force at December 31, 1912.....	\$ 1,756,434	\$ 40,686 67
<i>Automobile Risks.</i>		
Gross policies in force at date of last statement.....	\$ 380,460	\$ 10,500 25
Taken during the year new and renewed.....	1,852,337	39,799 37
Total.....	\$ 2,232,797	\$ 50,299 62
Deduct terminated.....	1,201,632	20,626 67
Gross and net in force at December 31, 1912.....	\$ 1,031,165	\$ 29,672 95
<i>Inland Transportation and Ocean Risks.</i>		
Gross policies in force at date of last statement.....	\$ 62,789	\$ 2,400 71
Taken during the year—new and renewed.....	101,711	2,012 44
Total.....	\$ 164,500	\$ 4,413 15
Deduct terminated.....	139,801	3,448 58
Gross and net in force at December 31, 1912.....	\$ 24,699	\$ 964 57
Number of policies in force in Canada at date (no return).		
Total net amount in force at December 31, 1912.....		\$ 2,812,298 00
Total net premiums thereon.....		71,324 19

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 473,442 39
Mortgage loans on real estate.....	1,004,083 33
Loans on bonds, stocks, &c.....	430,850 00
Book value of bonds and stocks.....	5,457,385 67
Cash on hand, in trust companies and in banks.....	685,631 45
Agents' balances and bills receivable.....	1,211,697 84
Other assets.....	3,018 45
Total ledger assets.....	\$ 9,266,109 13

## NON-LEDGER ASSETS.

Interest due and accrued.....	84,904,99
Gross assets.....	\$ 9,351,014 12
Deduct assets not admitted.....	82,090 04
Total admitted assets.....	\$ 9,268,924 08

3 GEORGE V., A. 1913

## FIREMAN'S FUND—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Con.

## LIABILITIES.

Total amount of unpaid losses and claims.....	\$ 487,239 78
Total unearned premiums.....	3,812,953 73
Salaries rents, expenses, bills, accounts due or accrued.....	5,000 00
Taxes due or accrued (estimated).....	112,000 00
Commission or brokerage due or to become due.....	187,000 00
Dividend earned but not declared.....	60,000 00
Total liabilities, excluding capital stock.....	\$ 4,664,193 51
Capital stock paid up in cash.....	1,500,000 00
Surplus over all liabilities and capital stock.....	3,104,730 57
Total liabilities.....	\$ 9,268,924 08

## INCOME.

Net cash received for premiums.....	\$ 5,472,766 43
Interest and dividends.....	329,858 52
Rents.....	19,333 00
Agents' balances previously charged off.....	410 28
Gross profit on sale or maturity of stocks and bonds.....	27,715 00
All other income.....	250 00
Total income.....	\$ 5,850,333 23

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,903,265 66
Expenses of adjustment and settlement of losses.....	54,646 88
Interest or dividends to stockholders.....	240,000 00
Commissions or brokerage.....	963,013 33
Allowances to local agencies for miscellaneous agency expenses ..	21,548 41
Salaries, \$245,998.29; and expenses \$100,554 87, of special and general agents.....	346,553 16
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	218,215 63
Rents.....	32,281 54
Underwriters' boards and tariff associations.....	58,747 94
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	12,068 26
Inspections and surveys.....	21,765 66
Taxes on real estate.....	6,237 00
State taxes on premiums, Insurance department licenses and fees.....	144,925 16
All other licenses, fees and taxes.....	8,587 44
Agents' balances charged off.....	2,648 46
Gross loss on sale or maturity of bonds and stocks.....	11,663 10
All other disbursements.....	150,844 86
Total disbursements.....	\$ 5,197,012 49



SESSIONAL PAPER No. 8

FIREMAN'S FUND—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31,  
1912.—*Concluded.*

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year Fire.....	\$414,237,973 00
Premiums thereon.....	5,088,956 79
Amount of policies terminated during the year.....	401,184,369 00
Premiums thereon.....	4,900,641 41
Net amount in force at December 31, 1912.....	526,097,218 00
Premiums thereon.....	6,239,872 39

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## FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—DANIEL H. DUNHAM. | Secretary—A. H. HASSINGER.

Principal Office—Newark, N.J.

Head office in Canada—Winnipeg. | Chief Agent in Canada—  
BENJAMIN B. SMITH.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

## CAPITAL.

Amount of joint stock capital, authorized, subscribed for and paid up in cash.....	\$1,000,000 00
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## ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canadian Northern Railway (Winnipeg Terminal) bonds, 1939, 4 per cent.....	\$ 10,000 00	\$ 9,700 00
City of Toronto bonds, 1948, 4 per cent.....	44,773 33	41,639 20
Total par and market value.....	\$ 54,773 33	\$ 51,339 20

Carried out at market value.....	\$ 51,339 20
Interest accrued.....	1,095 46
Agents' balances and premiums uncollected.....	9,554 15
Total assets in Canada.....	\$ 61,988 81

## LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$ 5 88
Net amount of losses, unadjusted.....	175 00

Total net amount of unsettled claims for losses.....	\$ 180 88
Reserve of unearned premiums, \$33,807.84; carried out at 80 per cent.....	27,046 27
Taxes due and accrued.....	730 52
Reinsurance premiums due.....	384 53
Total liabilities in Canada.....	\$ 28,342 20

SESSIONAL PAPER No. 8

FIREMEN'S OF NEWARK—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 57,496 87	
Deduct reinsurance, \$3,391.83; return premiums, \$9,499.49.....	12,891 32	
Net cash received for premiums.....	\$	44,605 55
Total income in Canada.....	\$	44,605 55

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 1,200 00	
Deduct savings, salvage and reinsurance.....	420 41	
Net amount paid for said losses.....	\$ 779 59	
Amount paid for losses occurring during the year.....	\$ 4,365 98	
Deduct reinsurances.....	783 41	
Net amount paid for said losses.....	\$ 3,582 57	
Total net amount paid for losses.....	\$	4,362 16
Commission or brokerage.....		10,841 47
Salaries, fees and all other charges of officials.....		1,441 10
Taxes.....		2,263 69
Miscellaneous payments, viz.:—Advertising, \$26.50; maps and plans, \$1,744.05; postage, telegrams, telephones and express, \$443.23; printing and stationery, \$380.11; board fees, \$337.55; salaries and general expenses (pro rata), \$2,027.33; loss adjustment expense, \$92.59.....		5,051 36
Total expenditure in Canada.....	\$	23,959 78

## RISKS AND PREMIUMS IN CANADA

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 1,936,611	\$ 33,522 74
Taken during the year, new and renewed.....	4,245,754	64,909 85
Total.....	\$ 6,182,365	\$ 98,432 59
Deduct terminated.....	707,333	11,181 22
Gross in force at end of year.....	\$ 5,475,032	\$ 87,251 37
Deduct reinsured.....	1,817,014	26,959 36
Net in force at December 31, 1912.....	\$ 3,658,018	\$ 60,292 01

(For General Business Statement, see Appendix.)

# GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, (LIMITED.)

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—EARL OF DUNMORE. | Secretary—J. MAYHEW ALLEN.

Chief Agent in Canada—THOMAS H. HALL.

Principal Office—Perth, Scotland. | Head Office in Canada—Toronto.

(Incorporated, February 23, 1891. Dominion license issued, July 14, 1908.)

### CAPITAL.

Amount of joint stock capital authorized and subscribed for.....\$	6,250,000
Amount paid up in cash.....	1,792,950

### ASSETS IN CANADA.

Debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Town of Clinton, Waterworks debentures, 1937, 4½ p.c.....\$	5,000 00	\$ 4,414 00
City of Cranbrook, debentures, 1913 to 1929, 5 p.c.....	31,663 38	30,564 67
City of Wetaskiwin, debentures, 1913 to 1960, 5 p.c.....	9,902 67	9,192 06
City of Prince Albert, debentures, 1913 to 1937, 5 p.c.....	4,584 06	4,595 57
Saskatoon, S.D., debentures, 1913 to 1940, 5 p.c.....	26,666 67	26,666 69
City of Medicine Hat, debentures, 1916-1931, 5 p.c.....	6,915 97	6,915 97
Portage La Prairie, S. D., debentures, 1928, 5 p.c.....	16,000 00	15,732 80
City of Edmonton, debentures, 1920, 5 p.c.....	24,000 00	24,000 00
City of Nanaimo, debentures, 1960, 5 p.c.....	16,000 00	14,659 20
Canada Landed and National Investment Co., 1913, 4½ p.c.	30,000 00	30,000 00
City of Moosejaw, debentures, 1915 and 1920, 4½ p.c.....	14,000 00	13,678 70
Strathcona Public School district debentures, 1913 to 1940, 5 p.c.....	15,000 00	15,000 00
Town of Rosthern, debentures, 1913 and 1930, 5 p.c.....	15,866 72	15,866 72
City of N. Vancouver, debentures, 1958, 1960, 5 p.c.....	3,751 77	3,449 26
City of Prince Albert, S. D., 1913-1935, 4½ p.c.....	6,450 00	6,450 00
Town of Swift Current, debentures, 1932, 5 p.c.....	15,636 12	14,820 27
	8,000 00	7,714 40

Total par and market values.....\$	\$ 249,437 36	\$ 243,720 31
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Carried out at market value.....\$	243,720 31
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In hands of the company, viz.:—

Colonial Investment and Loan Co., 1913, 4½ p.c.....\$	10,000 00	\$ 10,000 00
Grand Valley R.R., 1947, 5 p.c.....	17,000 00	4,250 00
Total par and market values.....\$	\$ 27,000 00	\$ 14,250 00

SESSIONAL PAPER No. 8

GENERAL ACCIDENT FIRE AND LIFE.—*Continued.*ASSETS IN CANADA—*Concluded.*

Carried out at market value.....	\$	14,250 00
Cash at head office in Canada.....		50 00
Cash in Imperial Bank of Canada, \$16,960.87; Union Trust Co., Ltd., \$20,000.00.....		36,960 87
Agents' balances and outstanding premiums, (\$592.41 on business prior to Oct. 1, 1912) .....		29,615 55
Interest accrued.....		4,727 01
Office furniture and plans.....		5,127 79
Total assets in Canada.....	\$	<u>334,451 53</u>

## LIABILITIES IN CANADA.

Total net amount of unsettled claims for losses (\$1,150 accrued in previous years).....	\$	10,804 07
Reserve of unearned premiums, \$178,223.85; carried out at 80 p.c. ....		142,579 08
Due for reinsurance.....		1,308 70
Salaries, rent, etc., due and accrued.....		940 85
Taxes due and accrued.....		2,000 00
Total liabilities in Canada.....	\$	<u>157,632 70</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	312,247 51
Deduct reinsurance, \$4,909.48; and return premiums, \$42,519.91.....		47,429 39
Total net cash received for premiums.....	\$	264,818 12
Received for interest on investments.....		12,219 58
Transfer fees.....		24 45
Total income in Canada.....	\$	<u>277,062 15</u>

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	21,307 54
Deduct savings and salvage.....		172 61
Net amount paid for said losses.....	\$	21,134 93
Amount paid for losses occurring during the year. ....	\$	111,823 51
Deduct savings and salvage.....		76 05
Net amount paid for said losses.....	\$	<u>111,747 46</u>
Total net amount paid for losses.....	\$	132,882 39
Paid or allowed for commission or brokerage.....		49,264 49
Paid for: Salaries Head Office Officials, \$15,249.78; directors' fees, \$900; auditors' fees, \$300; travelling expenses, \$3,381.13. ....		19,830 91
Taxes.....		4,497 09

3 GEORGE V., A. 1913

GENERAL ACCIDENT FIRE AND LIFE—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

All other expenditure, viz:—General charges, \$1,542.97; legal expenses, \$122.00; advertising, \$220.88; printing and stationery, \$2,110.63; postage, telegrams, telephones and express, \$1,380.52; rent, \$1,692.11; board of fire underwriters' fees, \$2,738.57; entertainment, \$56.50; furniture and fixtures, \$153.75; maps and plans, \$411.99; life assurance scheme, \$10.06.....	10,439 98
Total expenditure in Canada.....	\$ 216,914 86

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	11,729	\$ 23,198,632	\$ 324,801 44
Taken during the year, new and renewed.....	9,621	24,689,106	313,412 57
Total.....	21,350	\$ 47,887,738	\$ 638,214 01
Deduct terminated.....	7,628	22,292,744	293,626 10
Gross in force at end of year.....	13,722	\$ 25,594,994	\$ 344,587 91
Deduct reinsured.....	14	303,186	4,691 69
Net in force at December 31, 1912.....	13,708	\$ 25,291,808	\$ 339,896 22

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—BARON DE NEUFLIZE | Manager—M. PAUL LEVASSEUR.

Principal Office—Paris, France.

Head Office in Canada—Montreal. | Chief Agent—JOS. A. LAURIN.

(Incorporated 1819. Dominion license issued July 20, 1912.)

## CAPITAL.

Amount subscribed for and paid up in cash.....\$ 400,000 00

## ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver general, viz:—

	Par value.	Market value.
556,667 Francs (French Rentes), 3 p.c.....	\$ 107,436 67	\$ 94,007 09
Carried out at market value.....		\$ 94,007 09
Cash in National City Bank, New York.....		2,349 48
Agents' balances and premiums uncollected (\$18,491.10 on business issued prior to Oct. 1, 1912.).....		23,418 45
Total assets in Canada.....		\$ 119,775 02

## LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid.....	\$ 65 42
Net amount of losses, unadjusted.....	1,010 00
Total net amount of unsettled claims for losses.....	\$ 1,075 42
Reserve of unearned premiums \$23,300.34; carried out at 80 p.c....	18,640 27
Taxes due and accrued.....	500 00
Reinsurance premiums due.....	3,869 74
Commission due.....	1,467 50
Total liabilities in Canada.....	\$ 25,552 93

## INCOME IN CANADA

Gross cash received for premiums.....	\$ 13,325 32
Deduct reinsurance, \$1,215.47; return premiums, \$156 50.....	1,371 97
Net cash received for premiums.....	\$ 11,953 35
Total income in Canada.....	\$ 11,953 35

3 GEORGE V., A. 1913

COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE—  
*Concluded.*

## EXPENDITURE IN CANADA.

Commission or brokerage.....	\$	5,667 63
Taxes.....		1,391 75
Miscellaneous payments, viz—Sundry to Reinsurance Companies		2,544 49
Total expenditure in Canada.....	\$	<u>9,603 87</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies taken during the year, new.....	\$ 3,537,946	\$ 45,511 55
Deduct terminated.....	436,066	4,090 36
Gross in force at end of year.....	\$ 3,101,880	\$ 41,421 19
Deduct reinsured.....	67,643	699 69
Net in force at December 31, 1912.....	\$ <u>3,034,237</u>	\$ <u>40,721 50</u>

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

## \*GERMAN AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WILLIAM N. KREMER.

Secretary—CHARLES G. SMITH.

Chief Agents in Canada—ESINHART &amp; EVANS.

Principal Office—1 Liberty St., New York. | Head Office in Canada—Montreal.

(Incorporated March 6, 1872. Commenced business in Canada, December 7, 1904.)

## CAPITAL

Amount of capital authorized, subscribed for and paid up in cash.. \$ 2,000,000 00

## ASSETS IN CANADA.

Bonds and debentures in deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Toronto General Consolidated Loan Debentures 1944, 1948, 3½ and 4½ per cent.....	\$ 163,033 33	\$ 150,282 00
City of Toronto Local Improvement debentures, 1920, 4 per cent.....	25,306 67	24,548 00
Town of Lachine Gold bonds, 1941, 4 per cent.....	25,000 00	23,500 00
Town of Lachine Gold bonds, 1944, 4½ per cent.....	5,000 00	4,650 00
Montreal Harbour debentures, 1924, 4 per cent.....	25,000 00	24,250 00
Province of Manitoba debentures, 1935, 4 per cent.....	50,000 00	48,000 00
Total par and market values.....	\$ 293,340 00	\$ 275,230 00

Carried out at market value.....	\$ 275,230 00
Cash in Dominion Bank, Toronto, \$3,990.61; Imperial Bank, Ottawa, \$18,158.42.....	22,149 03
Agents' balances (\$393.92 was on business prior to Oct. 1, 1912)...	46,408 83
Interest accrued.....	5,362 16

Total assets in Canada.....\$ 349,150 02

## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for losses.....	\$ 16,605 00
Reserve of unearned premiums, \$278,861.40; carried out at 80 per cent.....	223,089 12
Due and accrued for salaries, rent, advertising, agency, &c. expenses.....	459 48
Provincial, municipal or other taxes due and accrued.....	1,500 00

Total liabilities in Canada.....\$ 241,653 60

\*On March 29, 1911, the Rochester German Insurance Company of Rochester, New York, was amalgamated with this company to form a new company under the name of the German American Insurance Company.

3 GEORGE V.. A. 1913

GERMAN AMERICAN—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 487,461 82	
Deduct reinsurance, \$7,735 68; and return premiums, \$66,413.21.....	74,148 89	
Net cash received for premiums.....	\$	413,312 93
Received for interest on investments.....		10,875 74
Profit on sale of ledger assets.....		3,630 00
Total income in Canada.....	\$	427,818 67

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 28,621 65	
Amount paid for losses occurring during the year.....	\$ 208,070 48	
Deduct savings, salvage and reinsurance.....	8,681 43	
Net amount paid for said losses.....	\$ 199,389 05	
Total net amount paid for losses.....	\$	228,010 70
Commission or brokerage.....		87,391 37
Salaries, \$6,000.00; travelling expenses, \$2,869.93.....		8,869 93
Paid for taxes.....		6,164 47
Miscellaneous payments, viz.:—Advertising, \$70.40; local boards and tariff associations, \$3,547.06; stationery and printing, \$424.17; postage, express, &c., \$1,633.43; duty and other miscellaneous, \$502.26; rent, \$487.50; fire department, &c., \$28.30; maps and plans, \$3,166.37.....		9,859 49
Total expenditure in Canada.....	\$	340,295 96

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 34,919,718	\$ 441,237 29
Policies taken during the year, new and renewed.....	30,018,888	488,582 89
Total.....	\$ 73,938,606	\$ 929,820 18
Deduct terminated.....	30,673,044	388,910 53
Gross in force at end of year .....	\$ 43,265,562	\$ 540,909 65
Deduct reinsured.....	611,865	8,538 03
Net in force at December 31, 1912.....	\$ 42,653,697	\$ 532,351 57

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for premiums.....	\$ 8,470,179 68
Interest and dividends.....	783,454 03
Rents.....	228,851 03
Agents' balances.....	1,849 70
Profit on sale or maturity of ledger assets.....	223,961 89
Other income.....	1,510,552 29
Total income.....	\$11,218,848 62

SESSIONAL PAPER No. 8

GERMAN AMERICAN—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.  
*Continued.*

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 4,676,485 53
Expenses of adjustment and settlement of losses.....	115,066 57
Paid stockholders for interest or dividends.....	600,000 00
Commissions or brokerage.....	1,560,933 77
Allowances to local agencies for miscellaneous agency expenses...	1,401 13
Salaries, \$360,529.20; and expenses, \$135,830.94; of special and general agents.....	496,360 14
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	316,704 15
Rents.....	77,475 34
Underwriters' boards and tariff associations.....	101,937 20
Inspections and surveys.....	66,639 37
Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses.....	45,999 18
Taxes on real estate.....	31,551 46
State taxes on premiums, Insurance Department licenses and fees	175,001 10
All other licenses, fees and taxes.....	32,125 89
Gross loss on sale or maturity of ledger assets.....	7,471 90
Agents' balances charged off.....	802 71
All other disbursements.....	1,827,466 98
Total disbursements.....	<u>\$10,133,422 42</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 2,675,166 73
Mortgage loans on real estate, first liens.....	108,800 00
Book value of bonds and stocks owned.....	16,706,860 24
Cash on hand, in trust companies and in banks.....	586,365 55
Agents' balances.....	1,788,211 37
Other assets.....	15,000 00
Total ledger assets.....	<u>\$21,880,403 89</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	139,252 14
Rents due.....	3,384 85
Gross assets.....	<u>\$22,023,040 88</u>
Deduct assets not admitted.....	784,615 53
Total admitted assets.....	<u>\$ 21,238,425 35</u>

3 GEORGE V., A. 1913

GERMAN AMERICAN—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
*Concluded.*

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 820,524 48
Unearned premiums.....	8,444,179 06
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.....	22,858 59
State, county and municipal taxes due or accrued.....	140,000 00
Commissions, brokerage, &c., due or to become due to agents and brokers.....	41,447 00
Return premiums and reinsurance premiums.....	173,438 38
Premiums due or to become due.....	6,790 58
Real estate taxes accrued.....	12,000 00
Rents paid in advance.....	789 08
Total amount of all liabilities (except capital stock)....	\$ 9,662,027 17
Capital actually paid up in cash.....	2,000,000 00
Surplus.....	9,576,398 18
Total liabilities.....	<u><u>\$21,238,425 35</u></u>

## RISKS AND PREMIUMS.

*Fire Risks.*

Written or renewed during the year.....	\$1,419,993,059 00
Premiums thereon.....	14,096,453,94
Terminated during the year.....	1,338,242,021 00
Premiums thereon.....	13,398,866 87
Net in force at December 31, 1912.....	1,695,778 541 00
Premiums thereon.....	<u><u>16,543,805 15</u></u>

SESSIONAL PAPER No. 8

## GERMANIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HUGO SCHUMANN.

Secretary—GUSTAVE KEHR.

Principal Office—New York, N.Y.

Head Office in Canada—TORONTO.

Chief Agent in Canada—  
PERCY ROBERTSON.

(Incorporated February, 1859. Dominion license issued January 11, 1912.)

## CAPITAL.

Amount of joint stock capital authorized subscribed for and paid up in cash.....	\$ 1,000,000 00
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## ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General—

	Par value.	Market value.	
Province of Ontario debts, 1941, 4 p.c.....	\$ 50,000 00	\$ 48,000 00	
Carried out at market value.....		\$	48,000 00
Interest accrued.....			333 33
Agents' balances and premiums uncollected (\$4.80 on business prior to Oct. 1 1912).....			7,401 69
Total assets in Canada.....	\$		55,735 02

## LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid.....	\$	50 00
Net amount of losses, unadjusted.....		3,981 90
Total net amount of unsettled losses.....	\$	4,031 90
Reserve of unearned premiums, \$26,483.10; Carried out at 80 per cent.....		21,186 48
Taxes due and accrued.....		332 24
Reinsurance premiums due.....		1,249 75
Total liabilities in Canada.....	\$	26,800 37

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	43,522 91
Deduct reinsurance, \$196.24; return premiums, \$8,752.49.....		8,948 73
Total net cash received for premiums.....	\$	34,574 18
Total income in Canada.....	\$	34,574 18

3 GEORGE V., A. 1913

GERMANIA—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years.....	\$	3,844 56	
Amount paid for losses occurring during the year.....	\$	10,264 94	
Deduct reinsurances.....		2,430 37	
Net amount paid for said claims.....	\$	7,834 57	
Total net amount paid for losses.....	\$		11,679 13
Commission or brokerage.....			9,187 08
Salaries, \$488.49; travelling expenses, \$801.99.....			1,290 48
Taxes.....			1,303 47
Miscellaneous payments, viz.:—Advertising, \$1.95; inspections and surveys, \$237.95; legal fees, \$10; maps and plans, \$127.44; postage, telegrams, telephones and express, \$280.42; printing and stationery, \$21.76; exchange, \$66.43; bond premium, \$15.			760 95
Total expenditure in Canada.....	\$		<u>24,221 11</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 1,400,254	\$ 22,212 85
Taken during the year, new and renewed.....	3,273,600	48,813 50
Total.....	\$ 4,673,854	\$ 71,026 35
Deduct terminated.....	1,635,162	23,455 67
Gross and net in force at December 31, 1912.....	<u>\$ 3,038,692</u>	<u>\$ 47,570 68</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## GUARDIAN ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—HON. EVELYN HUBBARD.  
 Manager Fire Dept.—A. J. RELTON.

Chief Agent in Canada—HUGH M.  
 LAMBERT.  
 Principal Office—London, England.

Head Office in Canada—Montreal.

(Established, December 17, 1821. Commenced business in Canada, May 1, 1868).

## CAPITAL.

Amount of joint stock capital authorized and  
 subscribed for.....£2,000,000 stg. —\$9,733,333 33  
 Amount paid up in cash.....1,000,000 “ —4,866,666 67

## ASSETS IN CANADA.

Value of real estate (unencumbered) Metropolitan Bank building,  
 181 St. James St., Montreal, \$68,750 and Guardian building,  
 160 St. James St., Montreal, \$325,000.....\$ 393,750 00

Stocks, bonds or debentures owned by the company, viz.:—

<i>In deposit with Receiver General—</i>	Par value.	Market value.
Province of Quebec 3 per cent stock, 1937.....	\$ 48,666 67	\$ 40,276 53
Cote St. Antoine (Westmount) 4 per cent bonds, 1934.....	35,000 00	33,183 50
Canadian Northern Ry. 4 per cent bonds, 1930.....	48,666 67	47,912 33
Province of Manitoba 4 p.c. bonds, 1928-1935.....	98,000 00	96,329 60
City of Brantford 4 per cent bonds, 1916.....	10,000 00	9,896 00
City of St. Henri 4 per cent bonds, 1950.....	15,000 00	14,641 50
Province of British Columbia 3½ per cent bonds, 1937.....	50,000 00	45,250 00
City of Toronto 3½ per cent debentures, 1944.....	58,400 00	50,837 20
City of St. Henri 4½ per cent debentures, 1920.....	6,000 00	5,952 00
Town of St. Louis du Mile End 4 p.c., 1935-37.....	20,000 00	19,626 00
Town of Maisonneuve 5 per cent debentures, 1946.....	7,000 00	7,598 50
City of Winnipeg 5 per cent debentures, 1923.....	14,000 00	14,915 60
City of Winnipeg school debentures, 1943, 4 per cent.....	25,000 00	23,417 50
City of Vancouver 3½ per cent debentures, 1939-1944.....	25,000 00	21,521 70
City of Hochelaga R. C. S. bonds 4½ per cent, 1938.....	30,000 00	30,570 00
Municipality of St. Gregoire le Thaumaturge School 4½ per cent debentures, 1947.....	25,000 00	25,000 00
City of Montreal 4 per cent R. C. S. bonds, 1926.....	15,000 00	14,617 50
City of Montreal Technical S. bonds, 1949, 4 p.c.....	35,000 00	34,184 50
Town of Lachine 4½ per cent debentures, 1944.....	10,000 00	10,000 00
Province of New Brunswick 3 per cent debentures, 1938.....	58,400 00	48,209 20

Total.....\$ 634,133 34 \$ 593,939 16

*In control of Company at Montreal:—*

Province of Quebec, Montreal Commercial High School, 4 per cent., 1949.....	\$ 14,000 00	\$ 13,673 80
City of London, Ont., 4 per cent debentures, 1939.....	25,000 00	23,522 50
City of Montreal 7 per cent permanent stock, 1939.....	3,000 00	5,250 00
City of Ottawa R. C. school 4½ per cent debentures 1939.....	55,000 00	56,100 00

Total.....\$ 97,000 00 \$ 98,546 30

Total par and market values.....\$ 731,133 34 \$ 692,485 46

## GUARDIAN—Continued.

## ASSETS—Concluded.

Carried out at market value.....	692,485 46
Cash on hand at head office in Canada.....	86 81
Cash in banks, viz.:—	
Molsons Bank.....	\$ 27,808 57
Dominion Bank.....	55,613 71
Total cash in banks.....	83,422 28
Agents' balances and premiums uncollected.....	76,490 03
Interest accrued.....	10,851 70
Total assets in Canada.....	\$ 1,257,086 28

## LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid.....	\$ 19,354 60
Net amount resisted, in suit.....	4,700 00
Total net amount of unsettled claims for losses.....	\$ 24,054 60
Reserve of unearned premiums, \$588,264.82; carried out at 80 per cent.....	470,611 86
Taxes due and accrued.....	7,000 00
Total liabilities in Canada.....	\$ 501,666 46

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 960,611 49
Deduct reinsurance, \$16,948 27; and return premiums, \$116,533.44.....	133,481 71
Net cash received for premiums.....	\$ 827,129 78
Received for interest on investments.....	33,992 64
Received for rents.....	17,961 14
Total income in Canada.....	\$ 879,083 56

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 33,593 42
Deduct savings, salvage and reinsurance.....	562 70
Net amount paid for said losses.....	\$ 33,030 72
Amount paid for losses occurring during the year.....	\$ 503,263 77
Deduct amount received for savings, salvage and reinsurances.....	13,511 37
Net amount paid for said losses.....	\$ 489,752 40
Total net amount paid for losses.....	\$ 522,783 12
Commission and brokerage.....	155,289 10
Salaries, \$35,269.93; trustees' fees, \$1,565.14; auditors, \$780; travelling expenses, \$3,925.82.....	41,540 89
Taxes.....	11,216 68



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GUARDIAN—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, viz.:—Dominion Government assessment, \$462.22; tariff association charges, \$6,786.64; advertising, \$2,748.94; postage, telegrams, telephones and express, \$4,150.91; printing and stationery, \$6,238.44; maps and plans, \$3,625.96; rents, &c., \$3,853.38; sundries, \$5,967.04; legal expenses, \$235; office furniture, \$968.74; Fire Dept. patrol, \$310.85; bad debts, \$47.06 .....	\$	35,395 18
Total expenditure in Canada .....	\$	766,224 97

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums. thereon.
Gross policies in force at date of last statement .....	\$ 80,063,718	\$1,081,947 98
Taken during the year, new and renewed .....	68,149,725	954,167 72
Total .....	\$ 148,213,443	\$2,039,115 70
Deduct terminated .....	59,623,779	867,111 92
Gross in force at end of year .....	\$ 88,589,664	\$1,172,003 78
Deduct reinsured .....	2,496,100	27,740 73
Net in force at December 31, 1912 .....	\$ 86,093,564	\$1,144,263 05

(For General Business Statement, see *Appendix.*)

## HARTFORD FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CHAS. E. CHASE.

Secretaries—{ FREDERICK SAMSON,  
S. E. LOCKE.

Chief Agent in Canada—P. A. McCALLUM. | Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada, November, 1836.)

## CAPITAL.

Amount of capital authorized.....	\$ 3,000,000 00
Subscribed for and paid up in cash.....	2,000,000 00

## ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

	Par value.	Market value.
City of Winnipeg water works, 1941, 3½ per cent.....	\$ 50,000 00	\$ 42,000 00
City of Winnipeg School debentures, 1941, 4 per cent..	50,000 00	45,125 00
Montreal Corporation 1926, 4 per cent stock.....	62,500 00	60,937 50
Bank of Montreal Stock, 100 shares.....	20,000 00	49,000 00
City of Toronto, 1929-1930, 1945, 3½ per cent.....	307,573 34	266,199 34
Canadian Northern Railway guaranteed bonds 1939, 4 per cent.....	150,000 00	145,500 00
Total par and market values.....	\$ 640,073 34	\$ 608,761 84
Carried out at market value.....		\$ 608,761 84
Cash in Imperial Bank.....		55,963 72
Agents' balances and uncollected premiums: fire.....		101,392 15
Agents' balances (other).....		2,534 54
Interest accrued: fire, \$9,158.35; other, \$620.....		9,778 35
Total assets in Canada.....		\$ 778,430 60

## LIABILITIES IN CANADA

Net amount of fire losses, adjusted and unpaid.....	\$ 7,734 84
“ “ “ unadjusted.....	22,249 50
Total net amount of unsettled claims for fire losses.....	\$ 29,984 34
Total net amount of unsettled, unadjusted claims for automobile losses.....	1,172 63
Reserve of unearned premiums: fire, \$600,775.66; automobile, \$12,608.11; tornado, \$2,670.01; sprinkler leakage, \$9,899.26;	
Total, \$625,953.04; carried out at 80 per cent.....	500,762 43
Taxes due and accrued.....	9,348 68
Total liabilities in Canada.....	\$ 541,268 08

SESSIONAL PAPER No. 8

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

## INCOME IN CANADA.

<i>Fire Risks—</i>	
Gross cash received for premiums.....	\$ 1,007,007 72
Deduct return premiums.....	119,522 35
Net cash received for said premiums.....	\$ 887,485 37
<i>Automobile Risks—</i>	
Gross cash received for cash premiums.....	\$ 34,088 56
Deduct return premiums.....	5,588 56
Net cash received for said premiums.....	\$ 28,500 00
<i>Inland Transportation Risks—</i>	
Gross cash received for premiums.....	\$ 1,826 78
Deduct return premiums.....	275 50
Net cash received for said premiums.....	\$ 1,551 28
<i>Sprinkler Leakage Risks—</i>	
Gross cash received for premiums.....	\$ 11,353 26
Deduct return premiums.....	1,444 76
Net cash received for said premiums.....	\$ 9,908 50
<i>Tornado Risks—</i>	
Gross cash received for premiums.....	\$ 3,218 50
Deduct return premiums.....	27 53
Net cash received for said premiums.....	\$ 3,190 92
Total net cash received for all premiums.....	\$ 930,636 07
Total net cash received for interest on investments, fire, \$26,638.96; other, \$1,240.....	27,878 96
Total income in Canada.....	\$ 958,515 03

## EXPENDITURE IN CANADA.

<i>Fire Risks—</i>	
Amount paid for losses occurring in previous years.....	\$ 40,416 19
Amount paid for losses occurring during the year.....	402,291 40
Total amount paid for fire claims.....	\$ 442,707 59
<i>Automobile Risks—</i>	
Amount paid for claims occurring in previous years.....	\$ 275 00
Amount paid for claims occurring during the year.....	17,665 35
Total amount paid for automobile claims.....	\$ 17,940 35
<i>Sprinkler Leakage Risks—</i>	
Net amount paid for sprinkler leakage claims.....	\$ 8,216 49
Total net amount paid for all claims.....	\$ 468,864 43
Commission or brokerage: fire, \$171,709.05; other, \$9,141.45.....	180,850 50
Paid for salaries, fire; Head Office officials, \$24,600; travelling expenses, \$10,377.10.....	34,977 10
Taxes.....	10,440 18
Miscellaneous payments, fire: viz.:—Postage, telegrams, telephones, and express, (fire), \$3,829.72; (other), \$591.26; stationery and printing, \$1,476.83; furniture and fixtures, \$365.20; maps and plans, \$621.50; rents, \$2,887.50; adjusting expenses, \$3,764.74; commercial ratings, \$450.00; expenses of associ- ation and boards, \$7,186.74; advertising, \$345.00; legal ex- penses, \$200.00.....	21,718 49
Total expenditure in Canada.....	\$ 716,850 70

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 82,166 418	\$ 1,056,542 40
Taken during the year, new and renewed.....	78,112,795	996,943 60
Total.....	\$ 160,279,213	\$ 2,053,486 00
Deduct terminated.....	68,384,940	895,716 34
Gross and net in force at December 31, 1912.....	\$ 91,894,273	\$ 1,157,769 66

*Sprinkler Leakage Risks.*

Gross policies in force at date of last statement.....	\$ 1,270,250	\$ 12,859 35
Taken during the year, new and renewed.....	1,602,450	11,080 98
Total.....	\$ 2,872,700	\$ 23,940 33
Deduct terminated.....	857,670	5,971 02
Gross and net in force at December 31, 1912.....	\$ 2,015,030	\$ 17,969 31

*Automobile Risks.*

Gross policies in force at date of last statement.....	\$ 795,727	\$ 18,488 76
Policies taken during the year, new and renewed.....	1,797,654	35,233 05
Total.....	\$ 2,593,381	\$ 53,721 81
Deduct terminated.....	1,577,117	28,505 59
Gross and net in force at December 31, 1912.....	\$ 1,016,264	\$ 25,216 22

*Inland Transportation Risks..*

Policies taken during the year, new.....	\$ 192,450	\$ 1,826 78
Deduct terminated.....	192,450	1,826 78

*Tornado Risks.*

Gross policies in force at date of last statement.....	\$ 44,100	\$ 288 25
Policies taken during the year, new and renewed.....	624,602	3,218 50
Total.....	\$ 668,702	\$ 3,506 75
Deduct terminated.....	32,900	146 25
Gross and net in force at December 31, 1912.....	\$ 635,802	\$ 3,360 50

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 754,887 61
Loans on mortgages of real estate, first liens.....	618,666 67
Loans secured by pledge of bonds, stocks or other collaterals.....	6,000 00
Book value of stocks and bonds.....	21,077,883 03
Cash in hand, in trust companies and in banks.....	1,369,515 76
Agents' balances.....	2,361,566 97
Total ledger assets.....	\$26,188,520 04

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HARTFORD FIRE INSURANCE COMPANY—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 267,369 24
Rents accrued.....	1,320 99
Market value of bonds and stocks over book value.....	99,951 56
Gross assets.....	\$26,557,161 83
Deduct assets not admitted.....	64,843 62
Total admitted assets.....	\$26,492,318 21

## LIABILITIES.

Net amount of unpaid losses.....	\$ 1,274,370 64
Unearned premiums.....	13,871,786 40
State, county and municipal taxes due or accrued.....	200,000 00
Special reserve.....	250,000 00
All other liabilities, viz.: Due reinsuring companies under treaty.....	382,468 95
Total liabilities, except capital stock.....	\$15,978,625 99
Capital stock paid up in cash.....	2,000,000 00
Surplus.....	8,513,692 22
Total liabilities.....	\$26,492,318 21

## INCOME.

Net cash received for premiums.....	\$15,443,140 52
Interest and dividends.....	969,750 13
Rents.....	52,254 58
Premiums on exchange of bonds.....	837 50
Received from reinsurance companies.....	25,599 01
Agents' balances previously charged off.....	590 79
Rent on property previously sold.....	285 00
Borrowed money.....	100,000 00
Gross profit on sale or maturity of ledger assets.....	46,818 60
Other income.....	763,22
Total income.....	\$16,640,039 35

## EXPENDITURE.

Net amount paid for losses.....	\$ 8,511,525 66
Expenses of adjustment and settlement of losses.....	169,247 96
Dividends to shareholders.....	700,000 00
Commission or brokerage.....	2,866,603 86
Salaries, \$495,144.79; and expenses, \$265,690.67; of special and general agents.....	760,835 46
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	649,532 30
Rents.....	120,092 71
Underwriters' boards and tariff associations.....	217,673 48

3 GEORGE V., A. 1913

HARTFORD FIRE INSURANCE COMPANY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1911—*Con.*EXPENDITURE—*Concluded.*

Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses.....	\$	79,433	96
Inspections and surveys.....		69,216	30
Taxes on real estate.....		10,855	07
State taxes on premiums, Insurance Department licenses and fees.....		313,274	09
All other licenses, fees and taxes.....		194,496	98
Gross loss on sale or maturity of ledger assets.....		7,234	30
Agents' balances charged off.....		4,417	99
Gross decrease by adjustment in book value of ledger assets.....		6,968	20
All other expenditure.....		526,920	81
Total expenditure.....	\$	15,208,329	13

## RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year.....	\$1,774,917,946	00
Premiums thereon.....	19,593,630	85
Amount terminated during the year.....	1,654,362,510	00
Premiums thereon.....	18,701,805	72
Net amount in force December 31, 1912.....	2,339,580,244	00
Premiums thereon.....	26,143,896	15

## MARINE AND INLAND RISKS.

Net amount in force December 31, 1912.....	\$	26,609,717	00
Premiums thereon.....		665,343	75

## THE HOME INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ELBRIDGE G. SNOW.

Secretary—AREUNAH M. BURTIS.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS.

Head Office in Canada—Montreal.

(Incorporated 1853. Commenced business in Canada, January 1, 1902.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. \$3,000,000 00

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General:—

	Par value.	Market value.
City of Toronto debentures, 1944, 4 per cent.....	\$ 243,333 33	\$ 231,166 00
Town of Maisonneuve debentures, 1950, 4½ per cent....	146,000 00	143,080 00
Total par and market values.....	<u>\$ 389,333 33</u>	<u>\$ 374,246 00</u>

Carried out at market value.....\$ 374,246 00

Agents' balances and outstanding premiums.....26,483 57

Gross premiums due and uncollected on policies in force: auto-  
mobile, \$1,207.70; tornado \$29.40.....1,237 10Total assets in Canada.....\$ 401,966 67

## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for fire losses...\$ 33,278 55

Total net amount of unsettled, unadjusted claims for automobile  
losses.....150 00Reserve of unearned premiums:—Fire, \$244,281.90; automobile,  
\$12,154.96; tornado, \$336.54. Total, \$256,773.40; carried  
out at 80 per cent.....205,418 72

Taxes due and accrued, fire.....3,000 00

Total liabilities in Canada.....\$ 241,847 27

## INCOME IN CANADA.

## For Fire Risks.

Gross cash received for premiums.....\$ 419,234 85

Deduct reinsurance \$796.25; and return premiums, \$49,945.52.....50,741 61

Net cash received for said premiums.....\$ 368,493 24

## THE HOME—Continued.

## INCOME IN CANADA—Concluded.

<i>For Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 33,975 73
Deduct return premiums.....	8,404 15
Net cash received for said premiums.....	\$ 25,571 58
<i>For Tornado Risks.</i>	
Net cash received for tornado premiums.....	\$ 321 80
Total net cash received for premiums.....	\$ 394,386 62
Interest on investments.....	16,303 32
Total income in Canada.....	\$ 410,689 94

## EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Net amount paid for losses occurring in previous years.....	\$ 22,534 56
Amount paid for losses occurring during the year.....	\$ 170,113 85
Deduct savings and salvage.....	1,900 99
Net amount paid for said losses.....	\$ 168,212 86
Total net amount paid for fire losses.....	\$ 190,747 42
<i>For Automobile Risks.</i>	
Amount paid for claims occurring in previous years.....	\$ 3,112 26
Deduct salvage.....	722 94
Net amount paid for said losses.....	\$ 2,389 32
Amount paid for claims occurring during the year.....	\$ 3,823 34
Total net amount paid for automobile claims.....	\$ 6,212 66
Total net amount paid for all losses.....	\$ 196,960 08
Commission or brokerage: fire, \$69,953.14; automobile, \$5,063.68; tornado, \$64.01.....	75,080 83
Salaries, fees and all other charges of officials.....	2,413 71
Taxes.....	5,450 54
All other payments and expenditures (fire), viz.:—Travelling expenses, \$29.04; postage, telegrams, telephones and express, \$2,017.72; Underwriters' Association and Board dues, \$2,331.08; maps and plans, \$1,805.66; printing and station- ery, \$2.33; rents, \$360; preparing Govt. books, \$300.....	6,845 83
All other expenditure (other) viz.:—Postage, telegrams, &c., \$22.59; board fees, \$10.....	32 59
Total expenditure in Canada.....	\$ 286,783 58

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last state- ment.....	13,958	\$35,180,691 00	\$ 454,660 75
Taken during the year, new and renewed...	11,089	32,550,364 00	407,066 71
Total.....	25,047	\$67,731,055 00	\$ 861,727 46
Deduct policies terminated.....	10,155	29,903,902 00	382,491 03
Gross in force at Dec. 31, 1912.....	14,892	\$37,827,153 00	\$ 479,236 43
Deduct reinsured.....		121,500 00	796 25
Net in force at Dec. 31, 1912.....	14,892	\$37,705,653 00	\$ 478,440 18



## SESSIONAL PAPER No. 8

## THE HOME—Continued.

## RISKS AND PREMIUMS IN CANADA—Concluded.

<i>Automobile Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	434	\$ 817,790	\$ 18,066 45
Taken during the year, new and renewed....	856	1,368,690	35,183 43
Total.....	1,290	\$ 2,186,480	\$ 53,249 88
Deduct terminated.....	734	1,212,583	28,939 95
Gross and net in force at Dec. 31, 1912.....	556	\$ 973,897	\$ 24,309 93

*Tornado Risks.*

Gross policies in force at date of last statement.....	17	\$ 24,750	\$ 155 75
Taken during the year, new and renewed....	40	82,900	351 20
Total.....	57	\$ 107,650	\$ 506 95
Deduct terminated.....	2	350	5 00
Gross and net in force at Dec. 31, 1912.....	55	\$ 107,300	\$ 501 95

Number of policies in force in Canada at December 31, 1912, 15,503.

Total net amount in force.....\$38,786,850 00

Total net premiums thereon.....503,252 06

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Total premium income.....	\$13,024,171 31
Received for interest and dividends.....	1,318,699 55
Gross profit on sale or maturity of stocks and bonds.....	111,568 19
Agents' balances previously charged off.....	37 50
All other income.....	675 06
Total income.....	\$14,455,151 61

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 6,880,046 74
Expenses of adjustment and settlement of losses.....	155,138 35
Paid stockholders for interest or dividends.....	1,050,000 00
Commission or brokerage.....	2,518,280 61
Allowances to local agencies for miscellaneous agency expenses...	2,890 48
Salaries, \$301,208.85; and expenses, \$124,309.82; of special and general agents.....	425,518 67
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	496,327 04
Rents.....	130,489 58
State taxes on premiums, Insurance Department licenses and fees	341,479 07
All other licenses, fees and taxes.....	20,973 82
Underwriters' boards and tariff associations.....	108,290 00
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	45,913 94
Inspections and surveys.....	103,705 27

3 GEORGE V., A. 1913

## THE HOME—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Con.

## DISBURSEMENTS—Concluded.

Gross loss on sale or maturity of stocks and bonds.....	\$ 26,160 00
Gross decrease, by adjustment, in book value of bonds.....	11,595 00
Agents' balances charged off.....	1,258 98
All other expenditure.....	434,308 95
Total disbursements.....	<u>\$12,752,376 50</u>

## LEDGER ASSETS.

Mortgage loans on real estate, first lien.....	\$ 21,300 00
Book value of bonds and stocks owned.....	29,469,965 93
Cash in banks and trust companies (not on interest).....	43,790 62
Cash in banks and trust companies (on interest).....	1,715,704 09
Agents' balances and bills receivable.....	2,522,767 25
Total ledger assets.....	<u>\$33,773,527 89</u>

## NON-LEDGER ASSETS.

Interest accrued.....	226,566 00
Gross assets.....	<u>\$34,000,093 89</u>
Deduct assets not admitted.....	593,639 29
Total admitted assets.....	<u>\$33,406,434 60</u>

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 1,263,997 33
Total unearned premiums.....	12,341,420 00
Reserve as a conflagration surplus.....	1,800,000 00
Salaries, rents, &c., due and accrued.....	100,000 00
State, county and municipal taxes due or accrued (estimated)...	200,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	91,201 86
Reinsurance premiums.....	258,060 13
Total liabilities, excluding capital stock.....	<u>\$16,054,679 32</u>
Capital stock paid up in cash.....	3,000,000 00
Surplus over all liabilities.....	14,351,755 28
Total liabilities.....	<u>\$33,406,434 60</u>

SESSIONAL PAPER No. 8

THE HOME—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## RISKS AND PREMIUMS.

*Fire Risks.*

Amount of policies written or renewed during the year.....	\$ 2,027,945,515 00
Premiums thereon.....	18,527,889 71
Amount of policies terminated during the year.....	1,857,217,499 00
Premiums thereon.....	17,137,292 71
Net amount of policies in force at December 31, 1912.....	2,311,875,997 00
Premiums thereon.....	22,964,439 00

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3 GEORGE V., A. 1913

## THE HUDSON BAY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN R. BERRY.

Secretary—S. F. QUICK.

Vice-President—R. L. REID, K.C.,

Manager—CHAS. E. BERG.

Principal Office—Vancouver, B.C.

(Incorporated by chapter 50 of the Statutes 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII., chap. 110; amended in 1913, by 3-4 George V., Chap. 130. Dominion license issued December 6, 1910.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	882,500 00
Amount paid up in cash.....	185,930 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the company.....	\$ 92,694 80
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	94,540 00
Amount of loans secured by bonds stocks or other marketable collaterals.....	1,500 00

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Book and market value.
City of North Vancouver, 1960, 5 per cent.....	\$ 5,000 00	\$ 5,000 00
Town of Weyburn, 1950, 5 per cent.....	3,000 00	2,857 14
City of Edmonton, 1945, 4½ per cent.....	2,976 38	2,678 74
City of Victoria, 1943, 4½ per cent.....	3,000 00	3,000 00
City of Lethbridge, 1939, 4½ per cent.....	3,000 00	2,700 00
City of Brandon, 1939, 5 per cent.....	3,000 00	3,000 00
Corporation of Richmond, B.C., 1959, 4½ per cent	3,000 00	2,454 55
City of New Westminster, 1940, 5 per cent....	5,000 00	5,000 00
City of Kamloops, B.C., 1910-1920, 5 per cent...	3,000 00	2,857 14
City of Port Arthur, 1928, 5 per cent.....	3,000 00	3,000 00
City of Stratheona, 1949, 4½ per cent.....	2,000 00	1,800 00
City of Saskatoon, 1939, 5 per cent.....	3,000 00	3,000 00
City of Revelstoke, 1960, 5 per cent.....	3,000 00	2,857 14
City of Calgary, 1929, 5 per cent.....	3,000 00	3,157 88
City of Moosejaw, 1920, 4½ per cent.....	3,000 00	2,700 00
City of Kelowna, 1935, 5 per cent.....	3,000 00	2,727 28
City of Fernie, 1939, 5 per cent.....	2,000 00	1,818 19
Municipality of Oak Bay, B.C., 1929, 5 per cent...	2,000 00	2,000 00
City of Winnipeg, 1923, 4 per cent.....	5,000 00	4,444 45
City of Medicine Hat, 1928, 5 per cent.....	3,000 00	3,000 00
City of Nanaimo, 1950, 5 per cent.....	3,000 00	2,857 14
	<u>\$ 65,976 38</u>	<u>\$ 62,909 65</u>

Carried out at book and market value.....	62,909 65
20 shares Bank of Vancouver stock, par value, \$2,000; book and market value.....	2,000 00

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THE HUDSON BAY—*Continued.*ASSETS—*Concluded.*

Cash at head office.....	\$	12,544 87
Cash in banks, viz.:—		
Imperial Bank, Vancouver.....	\$	78,939 06
Bank of Hamilton, Moosejaw, deposit receipt.....		5,000 00
Total cash in banks.....		83,939 06
Accounts receivable.....		1,770 92
Total ledger assets.....	\$	351,899 30

## OTHER ASSETS.

Interest due, \$590.03; accrued, \$2,679.76.....	\$	3,269 79
Agents' balances and premiums uncollected (\$2,104.43 on business prior to Oct. 1, 1912).....		37,712 23
Plans, furniture and fixtures.....		10,848 91
Hail notes, taken in 1909.....		4,907 12
Notes for premium on capital stock.....		1,940 00
Gross assets.....	\$	410,577 35
Deduct Hail notes, taken in 1909, \$4,907.12; notes for premium on capital stock, \$1,940; not admitted by Department.....		6,847 12
Balance, net assets.....	\$	403,730 23

## LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled fire claims, unadjusted (\$2,000 accrued prior to 1912)..<	\$	10,215 27
Reserve of unearned premiums, \$106,755.33; carried out at 80 per cent.....		85,404 26
Taxes due and accrued.....		1,852 68
Reinsurance premiums due.....		23,535 86
Total liabilities in Canada.....	\$	121,008 07

(2) *Liabilities in other Countries.*

NIL

Total liabilities in all countries, except capital stock..	\$	121,008 07
Excess of assets over liabilities.....	\$	282,722 16
Capital stock paid up.....		185,930 00
Surplus over liabilities and capital.....	\$	96,792 16

THE HUDSON BAY—*Continued.*

## INCOME.

	In Canada.	In other countries.
<i>For Fire Risks.</i>		
Gross cash received for premiums.....	\$ 253,279 64	\$ 2,480 43
Deduct reinsurance, \$60,416.22; return premiums, \$47,284.83.....	107,701 05	
Net cash received for said premiums....	<u>\$ 145,578 59</u>	<u>\$ 2,480 43</u>
<i>For Hail Risks.</i>		
Net cash received for premiums.....	<u>\$ 249,260 94</u>	
Total net cash received for premiums in all countries.....		\$ 397,320 01
Received for interest on investments.....		12,099 67
Received for rents.....		3,704 00
Received for premium on stock sales.....		23,990 00
Total.....		<u>\$ 437,113 68</u>
Received on account of capital stock.....		<u>35,310 00</u>
Total income.....		<u><u>\$ 472,423 68</u></u>

## EXPENDITURE.

	In Canada.	In other countries.
<i>For Fire Losses.</i>		
Amount paid for losses occurring in previous years....	\$ 11,312 26	\$ 10,065 29
Deduct reinsurances.....	3,100 05	
Net amount paid for said losses.....	<u>\$ 8,212 21</u>	<u>\$ 10,065 29</u>
Amount paid for losses occurring during the year....	\$ 103,119 42	
Deduct savings, salvage and reinsurances.....	39,640 79	
Net amount paid for said losses.....	<u>\$ 63,478 63</u>	
Total net amount paid for fire losses.....	<u>\$ 81,786 13</u>	
<i>For Hail Losses.</i>		
Net amount paid for losses occurring in previous years..	40 00	
Net amount paid for losses occurring during the year..	117,409 44	
Total net amount paid for hail losses.....	<u>\$ 117,449 44</u>	
Total net amount paid for all losses.....		\$ 199,235 57
Dividends paid to stockholders during the year at 8 per cent.....		12,148 07
Commission or brokerage.....		100,695 51
Paid for salaries: Home Office officials, \$21,394.58; do. agents' \$8,947.50; directors' fees, \$325; auditors' fees, \$530; travelling expenses, \$5,239.32.....		36,436 40
Paid for taxes.....		4,756 70
Stock sale expenses.....		9,063 05
All other payments and expenditures, viz.:—Advertising, \$377.10; furniture, fixtures, maps and plans, \$4,205.57; legal fees, \$1,467.43; postage, telegrams, telephones and express, \$2,215.17; printing and stationery, \$3,309.19; rents and building expense, \$6,037.30; exchange, \$169.51; investment expenses, \$781.31; miscellaneous expenses, \$2,004.16; bad debts, \$132.59.....		20,699 33
Total expenditure.....		<u><u>\$ 383,034 63</u></u>

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THE HUDSON BAY—*Continued.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1911.....	\$	266,540 09
Cash income as above.....		172,423 68
Total.....	\$	738,963 77
Amount of expenditure as above.....	\$	383,034 63
Depreciation in value of securities.....		4,029 84
		387,064 47
Balance, net ledger assets at December 31, 1912.....	\$	351,899 30

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	69,867 58
Amount of commission thereon.....		19,108 55
Amount of losses recovered from said companies.....		39,204 26
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$39,730.13; carried out at 80 per cent.....	\$	31,784 10
Amount of losses due and recoverable from such companies.....		3,813 39
Amount of reinsurance premiums payable to such companies.....	\$	23,535 86
Cash held as security for recovery of losses.....		28,281 64

## RISKS AND PREMIUMS.

Fire Risks.	IN CANADA.		
	No.	Amount.	Premiums. thereon.
		\$	\$ cts.
Gross policies in force at date of last statement.....		11,443,187	190,390 48
Taken during the year—new.....		12,284,374	186,515 10
“ “ renewed.....		4,738,287	83,821 34
Total.....		28,465,848	460,726 92
Deduct terminated.....		12,107,053	189,928 07
Gross in force at end of year.....		16,358,795	270,798 85
Deduct reinsured.....		4,283,948	74,006 83
Net in force at December 31, 1912.....		12,074,847	196,792 02
Hail Risks.			
Taken during the year and terminated.....	4,044	3,888,718	247,476 92

## INSURANCE COMPANY OF NORTH AMERICA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EUGENE L. ELLISON.  
 Chief Agents in Canada—  
 ROBERT HAMPSON & SON, LTD.

Secretary—T. HOUARD WRIGHT.  
 Principal Office—Philadelphia.  
 Head Office in Canada—Montreal.

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
 up in cash. . . . . \$ 4,000,000 00

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Montreal 4 per cent bonds, 1925-1926.....	\$ 111,000 00	\$ 111,000 00
City of Montreal 3½ per cent bonds, 1939.....	45,000 00	40,500 00
City of Montreal 4 per cent bonds, 1944.....	27,000 00	27,000 00
Canadian Northern Railway 4 per cent bonds, 1930...	65,213 33	65,213 33
Province of Nova Scotia 3 per cent bonds, 1922.....	10,000 00	9,200 00
City of Ottawa 3½ per cent bonds, 1928.....	30,000 00	27,900 00
City of Toronto consolidated 3½ per cent bonds, 1945..	4,866 67	4,380 00
City of Winnipeg school 4 per cent debentures, 1941...	12,000 00	11,160 00
City of Winnipeg local improvement 4 per cent debentures, 1938.....	30,000 00	27,900 00
Total par and market values.....	\$ 335,080 00	\$ 324,253 33

Carried out at market value. . . . . \$ 324,253 33

Cash in banks, viz.:—

Bank of Montreal, Montreal.....	\$ 83,818 26
" St. John, N.B.....	10,402 29
" Halifax, N.S.....	20,097 84

Total cash in banks. . . . . 114,318 39

Interest accrued. . . . . 2,249 88

Agents' balances and outstanding premiums: fire. . . . . 32,826 75

Total assets in Canada. . . . . \$ 473,648 35

## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for fire losses. \$ 11,280 25

Total net amount of unsettled, unadjusted claims for automobile  
 losses. . . . . 2,575 00

Reserve of unearned premiums fire: \$266,100.76; automobile,  
 \$35,948.21; inland transportation, \$1,628.01; total \$303,676.98.

Carried out at 80 per cent. . . . . 242,941 59

Taxes due and accrued. . . . . 2,663 18

Total liabilities in Canada. . . . . \$ 259,460 02



## SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*

## INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums.....	\$ 470,813 18
Deduct reinsurance, \$39,953.47; and return premiums, \$58,302.26.....	98,255 73
Net cash received for said premiums.....	\$ 372,557 45
<i>Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 103,887 47
Deduct reinsurance; and return premiums.....	30,343 30
Net cash received for said premiums.....	\$ 73,544 17
<i>Inland Transportation Risks.</i>	
Gross cash received for premiums.....	\$ 5,659 59
Deduct reinsurance; and return premiums.....	533 77
Net cash received for said premiums.....	\$ 5,125 82
Total net cash received for all premiums.....	\$ 451,227 44
Interest on investments.....	12,907 08
Total income in Canada.....	\$ 464,134 52

## EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Amount paid for losses occurring in previous years.....	\$ 9,573 38
Deduct savings and salvage.....	584 82
Net amount paid for said losses.....	\$ 8,988 56
Amount paid for losses occurring during the year.....	\$ 201,567 53
Deduct reinsurances, savings and salvage.....	15,102 72
Net amount paid for said losses.....	\$ 186,464 81
Total net amount paid for fire losses.....	\$ 195,453 37
<i>Automobile Risks.</i>	
Amount paid for losses occurring in previous years.....	\$ 4,652 07
Amount paid for losses occurring during the year.....	\$ 29,549 94
Deduct salvages and reinsurances.....	320 00
Net amount paid for said claims.....	\$ 29,229 94
Total net amount paid for automobile claims.....	\$ 33,882 01
<i>Inland Transportation Risks.</i>	
Net amount paid during the year for inland transportation losses...	\$ 1,158 54
Total net amount paid for losses.....	\$ 230,493 92
Paid for commission: fire, \$86,448.44; other, \$17,886.69.....	104,335 13
Taxes.....	6,388 16
Miscellaneous payments (fire), viz.:—Advertising, \$601.79; postage, telegrams, &c., \$4,128.24; printing and stationery, \$3,476.49; travelling expenses, \$3,734.42; underwriters' association, \$3,832.13; sundries, \$172.73; office expenses, \$1,049.38; maps and plans, \$1,711.08; furniture and fixtures, \$3,517.11; rents, \$2,000; legal expenses, \$85.....	24,308 37
Miscellaneous payments (other), viz.:—Advertising, \$22.40; printing and stationery, \$93.19; rent and office expenses, \$183.09; asso. fees, \$118.55; sundry expenses, \$86.98; travelling expenses, \$55.00.....	559 21
Total expenditure in Canada.....	\$ 366,084 79

3 GEORGE V., A. 1913

## INSURANCE COMPANY OF NORTH AMERICA—Continued.

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 43,178,384	\$ 508,802 87
Taken during the year, new and renewed.....	38,958,876	472,340 94
Total.....	\$ 82,137,260	\$ 981,143 81
Deduct terminated.....	33,779,531	422,985 13
Gross in force at end of year.....	\$ 48,357,729	\$ 558,158 68
Deduct reinsured.....	3,575,705	40,730 35
Net in force at December 31, 1912.....	\$ 44,782,024	\$ 517,428 33

<i>Automobile Risks.</i>		
Gross policies in force at date of last statement.....	\$ 1,853,093	\$ 43,211 59
Taken during the year, new and renewed.....	4,288,476	103,887 47
Total.....	\$ 6,141,569	\$ 147,099 06
Deduct terminated.....	3,092,655	75,202 64
Gross and net in force at December 31, 1912.....	\$ 3,048,914	\$ 71,896 42
<i>Inland Transportation Risks.</i>		
Policies taken during the year, new.....	\$ 1,331,420	\$ 5,659 59
Deduct terminated.....	1,165,875	2,403 56
Gross and net in force at December 31, 1912.....	\$ 165,545	\$ 3,256 03

Total number of policies in force in Canada at date (No return).

Total net amount in force.....£47,987,548 00

Total premiums thereon.....592,580 78

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 293,875 00
Mortgage loans on real estate, first liens.....	238,935 00
Book value of stocks and bonds owned by the company.....	14,284,757 68
Cash on hand, in banks and trust companies.....	1,298,192 45
Agents' balances and bills receivable.....	1,662,264 15

Total ledger assets.....\$17,778,024 28

## NON-LEDGER ASSETS.

Interest due and accrued.....	98,462 37
Salvage claims.....	52,400 00
Reinsurance claims on losses paid.....	28,930 52

Gross assets.....	\$17,957,817 17
Deduct assets not admitted.....	107,427 00

Total admitted assets.....\$17,850,390 17

SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## LIABILITIES.

Net amount of unpaid losses and claims .....	\$ 1,341,600 00
Total unearned premiums: .....	6,854,309 11
Amount reclaimable by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received.....	728,939 48
Taxes due or accrued (estimated).....	90,000 00
Reinsurance premiums.....	18,868 03
Contingent fund.....	736,673 55
Commissions brokerage and other charges due or to become due to agents and brokers.....	80,000 00
<b>Total liabilities (not including stock).....</b>	<b>\$ 9,850,390 17</b>
Joint stock capital paid up in cash.....	4,000,000 00
Surplus over all liabilities.....	4,000,000 00
<b>Total liabilities.....</b>	<b>\$17,850,390 17</b>

## INCOME.

Net cash received for premiums other than perpetuals.....	\$ 9,301,450 13
Deposit premiums received on perpetual risks.....	12,911 8
Received for interest and dividends.....	634,927 6.3
Rents.....	19,190 41
Profit on sale or maturity of ledger assets.....	19,141 87
Perpetual permits, transfer fees and earned deposits.....	3,028 73
Agents' balances previously charged off.....	656 54
<b>Total income.....</b>	<b>\$ 9,991,307 18</b>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 5,007,610 81
Expenses of adjustment and settlement of losses.....	98,110 22
Deposit premiums returned.....	25,594 66
Paid stockholders for interest or dividends.....	480,000 00
Allowances to local agencies for miscellaneous agency expenses....	214,287 70
Salaries, \$361,710.08; and expenses, \$120,538.41; of special and general agents.....	482,248 49
Commission or brokerage.....	1,756,094 33
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	185,803 24
Rents.....	53,518 32
Underwriters' boards and tariff associations.....	67,594 57
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	39,920 63
Inspections and surveys.....	44,660 96
Taxes on real estate.....	4,643 22
State taxes on premiums, Insurance Department licenses and fees	211,357 57
All other licenses, fees and taxes.....	61,580 29

3 GEORGE V., A. 1913

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*DISBURSEMENTS—*Concluded.*

Agents' balances charged off.....	\$ 2,253 81
Gross loss on sale of real estate.....	3,362 08
Gross decrease in book value of real estate.....	939 43
All other expenditure.....	213,829 55
Total expenditure.....	<u>\$ 8,953,409 88</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$739,372,379 00
Premiums thereon.....	8,542,684 81
Amount of fire risks terminated.....	667,189,316 00
Premiums thereon.....	7,956,981 02
Net amount of fire risks in force on December 31, 1912.....	1,032,497,924 00
Premiums thereon.....	11,779,216 40
Net amount of marine and inland risks in force on December 31, 1912.....	100,572,585 00
Premiums thereon.....	<u>1,380,432 16</u>

## PERPETUAL RISKS.

Amount in force, December 31, 1912.....	\$31,036,923 03
Deposit premiums.....	<u>804,290 83</u>

SESSIONAL PAPER No. 8

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CLARENCE E. PORTER.

Secretary—EDWARD L. GOFF.

Principal Office—Philadelphia, Pa.

Head Office in Canada—Toronto.

Chief Agent in Canada—

PAUL VON SZELISKI.

(Incorporated April 18, 1794. Dominion license issued March 22, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
up in cash..... \$ 800,000 00

## ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Market value.
City of Edmonton, debs., 1943, 1944, 4½ p.c.....	\$ 5,000 00	\$ 5,000 00
City of Fort William, debs., 1938, 4½ p.c.....	5,000 00	5,000 00
Province of Ontario, debs., 1941, 4 p.c.....	5,000 00	5,087 50
City of Port Arthur, debs., 1941, 4½ p.c.....	9,733 33	9,603 00
City of Toronto, Cons. Gnl. Loan, 1948, 4 p.c....	9,733 33	9,384 75
City of Vancouver, Hospital, debs., 1944, 4 p.c....	10,000 00	9,850 00
City of Victoria, B.C., 1961, 4 p.c.....	9,733 33	9,457 50

Total par and market values.....\$ 54,199 99 \$ 53,382 75

Carried out at market value.....\$ 53,382 75  
500 shares C.P.R. stock, par value, \$50,000; carried out at market  
value..... 129,000 00  
Interest accrued..... 483 60  
Agents' balances and premiums outstanding..... 12,717 28

Total assets in Canada.....\$ 195,583 63

## LIABILITIES IN CANADA.

Net amount of unadjusted losses.....\$ 19,525 08  
Reserve on unearned premiums, \$88,039.49; carried out at 80 per  
cent..... 70,431 59  
Taxes due and accrued..... 1,875 55

Total liabilities in Canada.....\$ 91,832 22

## INCOME IN CANADA.

Gross cash received for premiums.....\$ 196,817 18  
Deduct reinsurance, \$133.75; return premiums, \$35,483.42..... 35,617 19

Net cash received for premiums.....\$ 161,199 99  
Received for interest on investments..... 1,545 76  
Income from other sources..... 420 00

Total income in Canada.....\$ 163,165 75

3 GEORGE V., A. 1913

## THE INSURANCE COMPANY OF STATE OF PENNSYLVANIA—Continued.

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 10,081 03	
Amount paid for losses occurring during the year.....	48,378 96	
Total net amount paid for said losses.....	\$ 58,459 99	
Commission or brokerage.....	38,547 11	
Taxes, licenses and fees.....	931 66	
Miscellaneous payments, viz.:—Legal fees, \$127.81; maps and plans, \$762.80; printing and stationery, \$288.18; board fees, \$213.02.....	1,391 81	
Total expenditure in Canada.....	\$ 99,330 57	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 3,899,809	\$ 89,015 94
Taken during the year, new and renewed.....	11,656,770	196,817 13
Total.....	\$ 15,556,579	\$ 285,833 12
Deduct terminated.....	6,048,883	123,518 72
Gross in force at end of year.....	\$ 9,507,696	\$ 162,314 40
Deduct reinsured.....	5,000	96 25
Net in force at December 31, 1912.....	\$ 9,502,696	\$ 162,218 15

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 252,497 85
Mortgage loans on real estate.....	60,800 00
Book value of bonds and stocks.....	2,863,867 42
Cash on hand and banks.....	140,542 27
Agents' balances.....	438,157 34
Total ledger assets.....	\$ 3,755,864 88

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 25,317 69
Rents accrued.....	243 50
Due for reinsurance of losses paid.....	1,479 84
Gross assets.....	\$ 3,782,905 91
Deduct assets not admitted.....	79,716 34
Total admitted assets.....	\$ 3,703,189 57

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 268,581 66
Unearned premiums.....	1,775,460 30
Dividends declared and unpaid.....	1,136 93
Salaries, rents, expenses, bills, accounts, fees &c. due or accrued..	2,733 54

SESSIONAL PAPER No. 8

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA  
—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—Continued.

LIABILITIES—Concluded.

Taxes due or accrued (estimated).....	\$ 35,000 00
Amount reclaimable on perpetual fire ins. policies .....	416,784 94
Total liabilities (except capital stock).....	<u>\$ 2,499,697 37</u>
Capital stock paid up in cash.....	800,000 00
Surplus beyond liabilities and capital stock.....	403,492 20
Total liabilities.....	<u><u>\$ 3,703,189 57</u></u>

INCOME.

Net cash received for premiums.....	\$ 2,218,215 11
Deposit premiums written on perpetual risks.....	9,500 18
Interest and dividends.....	134,310 95
Rents.....	15,308 90
Gross profit on sale or maturity of bonds.....	1,591 64
Income from other sources.....	931 13
Total income.....	<u><u>\$ 2,379,857 91</u></u>

DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,371,111 27
Expenses of adjustment and settlement of losses.....	28,060 08
Dividends to stockholders.....	63,794 20
Commission or brokerage.....	461,159 55
Allowances to local agencies for miscellaneous agency expenses..	7,402 51
Salaries, \$48,639.35; and expenses, \$39,162.54, of special and general agents.....	87,801 89
Salaries fees and all other charges of officers, directors, trustees, and home office employees.....	106,687 46
Rents.....	5,390 00
Underwriters' boards and tariff associations.....	14,446 53
Fire department, fire patrol and salvage corps assessments, &c.....	16,975 32
Inspections and surveys.....	15,568 78
Taxes on real estate.....	3,237 72
State taxes on premiums, Insurance Department licenses and fees.....	76,731 87
All other licenses, fees and taxes.....	916 62
Deposit premiums returned.....	23,720 25
Agents' balances charged off.....	3,785 83
Gross loss on sale or maturity of ledger assets.....	4,851 18
All other expenditure.....	65,085 38
Total disbursements.....	<u><u>\$ 2,356,726 44</u></u>

3 GEORGE V., A. 1913

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA  
—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—*Concluded.*

## RISKS AND PREMIUMS.

Fire risks written or renewed during the year.....	\$ 325,117,330 81
Premiums thereon.....	4,104,995 28
Terminated during the year.....	270,883,432 54
Premiums thereon.....	3,538,435 83
Net amount in force, December 31, 1912.....	291,702,020 98
Premiums thereon.....	3,395,864 45

Perpetual risks not included above, \$18,510,339.40. Deposit  
premiums on same, \$458,436.26.



SESSIONAL PAPER No. 8

## THE LAW UNION AND ROCK INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—Rt. HON. ALFRED LYTTLE-  
TON, K.C., M.P.

Agent in Canada—J. E. E. DICKSON

General Manager and Secretary—  
ALEXANDER MACKAY.

Head Office in Canada—Montreal.

Principal Office—126 Chancery Lane, London, England.

(Incorporated, 1806. Commenced business in Canada, April 1, 1899.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$10,375,000 00
Amount subscribed for.....	7,875,000 00
Amount paid up in cash.....	825,000 00
Debenture stock.....	1,416,800 00

## ASSETS IN CANADA.

Value of real estate held by the Company, including lot in Victoria\$	12,000 00
Amount of mortgage loans on real estate, first liens.....	8,876,241 28

Bonds owned by the company and deposited with the Receiver

General, viz.:—

	Par value	Market value.
City of Toronto, 3½ per cent bonds, 1929.....	\$ 24,333 33	\$ 22,500 00
City of Victoria, B.C., 5 per cent bonds, 1916-1936	35,000 00	41,430 63
Province of Quebec, 3 per cent inscribed stock, 1937	87,600 00	73,800 00
British 2½ per cent bonds 1923, or later.....	115,826 67	84,014 79
Province of Manitoba, 5 per cent debentures, 1923.	10,706 67	11,349 07

Total par and market values.....\$ 273,466 67 \$ 233,094 49

Carried out at market value.....	233,094 49
Cash at head office in Canada.....	8,660 01

Cash in banks, viz.:—

Union Bank, Montreal.....	\$ 17,406 11
Dominion Bank, Montreal.....	18,212 08
Bank of Montreal, Vancouver.....	35 31
Canadian Bank of Commerce, Victoria.....	1,587 34
Royal Bank of Canada, Montreal.....	4,320 17

Total cash in banks.....	41,561 01
Interest due and accrued.....	328,385 25
Agents' balances and premiums uncollected, fire.....	18,350 18
Net amount of outstanding premiums: accident, \$2,890.28; em- ployers' liability, \$4,335.41; sickness, \$1,264.49.....	8,490 18

THE LAW UNION AND ROCK—*Continued.*ASSETS IN CANADA—*Concluded.*

Office furniture and insurance maps, fire, \$7,494.34; other, \$893.14\$	8,387 48
Deposit with Casualty Underwriters' Association, .....	250 00
<b>*Total assets in Canada.....</b>	<b>\$ 9,535,419 88</b>

## LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted.....\$	1,933 32
Net amount of unpaid accident claims.....	1,873 42
"    "    sickness claims.....	1,065 63
"    "    employer's liability claims.....	7,231 91
<b>Total net amount of unpaid losses.....\$</b>	<b>12,104 28</b>
Reserve of unearned premiums: fire, \$167,793 98; accident, \$9,013.46; sickness, \$4,160.83; employers' liability, \$12,176.45.	
Total, \$193,144.72; carried out at 80 per cent.....	154,515 77
Taxes due and accrued (fire) \$2,500; other, \$600.....	3,100 00
<b>Total liabilities in Canada.....\$</b>	<b>169,720 05</b>

## INCOME IN CANADA.

*Fire Risks.*

Gross cash received for premiums.....\$	244,275 70
Deduct reinsurance, \$7,276.73; and return premiums, \$24,250.51.....	31,527 24
<b>Net cash received for fire premiums.....\$</b>	<b>212,748 46</b>

*Accident Risks.*

Gross cash received for premiums.....\$	20,547 48
Deduct reinsurance, \$1,467.91; return premiums, \$598.83.....	2,066 74
<b>Net cash received for accident premiums.....\$</b>	<b>18,480 74</b>

*Employers' Liability Risks.*

Gross cash received for premiums.....\$	71,046 74
Deduct reinsurance, \$24,697.87; return premiums, \$3,183.63.....	27,881 50
<b>Net cash received for employers' liability premiums.....\$</b>	<b>43,165 24</b>

*Sickness Risks.*

Gross cash received for premiums.....\$	9,801 69
Deduct reinsurance, \$487.42; return premiums, \$323.03.....	810 45
<b>Net cash received for sickness premiums.....\$</b>	<b>8,991 24</b>

<b>Total net cash received for premiums.....\$</b>	<b>283,385 68</b>
Received for interest on investments.....	465,127 50
<b>Total income in Canada.....\$</b>	<b>748,513 18</b>

\*In addition to the above assets there are, amounting to \$1,612,336.91, Canadian stocks and bonds held at the head office, London, England.

SESSIONAL PAPER No. 8

THE LAW UNION AND ROCK—*Continued.*

## EXPENDITURE IN CANADA.

*Fire Risks.*

Amount paid for losses occurring in previous years.....	\$ 5,109 16
Deduct reinsurances.....	30
Net amount paid for said claims.....	\$ 5,034 56
Amount paid for losses occurring during the year.....	\$ 111,752 99
Deduct amount received for savings, salvage and reinsurance.....	2,850 80
Net amount paid for said claims.....	\$ 108,902 19
Total net amount paid for fire claims.....	\$ 113,956 75

*Accident Risks.*

Amount paid for claims occurring in previous years.....	\$ 1,232 48
Net amount paid for claims occurring during the year.....	\$ 3,505 03
Deduct salvages and reinsurances.....	126 96
Net amount paid for said claims.....	\$ 3,378 07
Total net amount paid for accident claims.....	\$ 4,610 55

*Employers' Liability Risks.*

Net amount paid for claims occurring in previous years.....	\$ 4,532 22
Amount paid for claims occurring during the year.....	\$ 12,505 37
Deduct salvages and reinsurances.....	4,250 75
Net amount paid for said claims.....	\$ 8,254 62
Total net amount paid for employers' liability claims.....	\$ 12,786 84

*Sickness Risks.*

Net amount paid for claims occurring in previous years.....	\$ 1,363 20
Amount paid for claims occurring during the year.....	\$ 2,563 69
Deduct salvages and reinsurances.....	114 26
Net amount paid for said claims.....	\$ 2,449 43
Total net amount for sickness claims.....	\$ 3,812 63

Total net amount paid for claims.....	\$ 135,166 77
Paid or allowed for commission or brokerage: fire, \$40,311.15; other, \$17,033.13.....	57,344 28
Salaries, fire; \$11,838.90; auditors' fees, \$120; travelling expenses, \$1,101.71; salaries, other, \$5,268.44; auditors' fees, \$120; travelling expenses, \$643.70.....	19,092 75
Taxes: fire, \$3,332.78; other, \$500.27.....	3,833 05
Miscellaneous expenditure, fire, viz.:—Advertising, \$1,074.01; postage, telegrams, telephones and express, \$1,269.07; printing and stationery, \$2,111.94; fire insurance boards, \$1,779.94; rent, \$2,314.93; maps and plans, \$1,454.24; exchange, \$118.70; sundries, \$702.72; legal expenses, \$5.10; furnitures and fixtures, \$88.76.....	10,919 41
Miscellaneous expenditure, other, viz.:—Advertising, \$92.40; furniture and fixtures, \$263.85; legal fees, \$65; postage, telegrams, telephones and express, \$675.06; printing and stationery, \$1,907.65; rents, \$1,008.22; insurance boards, \$135.90; sundries, \$707.01.....	4,855 09

Total expenditure in Canada.....\$ 231,211 35

3 GEORGE V., A. 1913

THE LAW UNION AND ROCK—*Continued.*

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	7,008	\$ 22,686,872	\$ 293,034 87
Taken during the year, new and renewed....	9,134	21,153,440	252,115 27
Total.....	16,142	\$ 43,840,312	\$ 545,150 14
Deduct terminated.....	4,415	16,657,715	214,851 38
Gross in force at end of year.....	11,727	\$ 27,182,597	\$ 330,298 76
Deduct reinsured.....		1,714,925	9,090 30
Net in force at December 31, 1912.....	11,727	\$ 25,467,672	\$ 321,208 46

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	1,192	\$ 2,975,916	\$ 17,355 91
Taken during the year, new.....	803	1,830,635	10,139 08
“ “ renewed.....	1,192	2,229,500	17,264 78
Total.....	3,187	\$ 7,036,051	\$ 44,759 77
Deduct terminated.....	1,772	5,367,816	25,264 95
Gross in force at end of year.....	1,415	\$ 1,668,235	\$ 19,494 82
Deduct reinsured.....		270,750	1,467 91
Net in force at December 31, 1912.....	1,415	\$ 1,397,485	\$ 18,026 91

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	266		\$ 24,592 23
Taken during the year, new.....	446		64,231 50
“ “ renewed.....	263		23,059 90
Total.....	975		\$ 111,883 63
Deduct terminated.....	442		74,322 30
Gross in force at end of year.....	533		\$ 37,561 33
Deduct reinsured.....			13,208 43
Net in force at December 31, 1912.....	533		\$ 24,352 90

<i>Sickness Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	577		\$ 7,208 30
Taken during the year, new.....	204		4,877 36
“ “ renewed.....	577		7,270 15
Total.....	1,358		\$ 19,355 81
Deduct terminated.....	787		10,546 73
Gross in force at end of year.....	571		\$ 8,809 08
Deduct terminated.....			487 42
Net in force at December 31, 1912.....	571		\$ 8,321 66

SESSIONAL PAPER No. 8

THE LAW UNION AND ROCK—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE DEPARTMENT.

The fire premiums, after deduction of Reinsurances, amounted to £241,514 : 11 : 4. The losses by Fire, less Reinsurances, were £102,398 : 4 : 3, or 42.39 per cent of the Premium Income. The Expenses of every description, including Commission, amounted to £82,128 : 9 : 5, and were at the rate of 34 per cent of the Net Premium Income. After increasing the Fire Reserves to £296,606 there has been carried from this account to the Profit and Loss Account the sum of £65,670 : 14 : 11.

## EMPLOYERS' LIABILITY DEPARTMENT.

The income of this Department amounted to £32,847 : 1 : 3; the outgoings of all descriptions to £25,531 : 19 : 11, and £5,560 : 16 : 1 has been carried to Profit and Loss Account. The reserve for Unexpired Risk has been increased to £12,718.

## ACCIDENT ACCOUNT.

The income amounted to £17,810 : 14 : 3; thereout Claims, Commission, Expenses and Bonus to Policyholders were paid, amounting to £12,869 : 14 : 9; and £4,481 : 7 : 5 has been carried to Profit and Loss Account. The Reserve for Unexpired Risk amounts to £6,985.

## PROFIT AND LOSS ACCOUNT.

The sum of £253,946 : 1 : 5 was brought forward from 1911. To that amount has been added: from the Fire Account, £65,670 : 14 : 11; from the Employers' Liability Account, £5,560 : 16 : 1; from the Accident Account, £4,481 : 7 : 5; from the General Account, £5,818 : 8 : 3; and from the Fixed Term Assurance Fund, £7,500.

## FUNDS.

The company's Funds at the close of the year amounted to £9,579,493 : 6 : 9, and its total income to £1,308,187 : 13 : 1.

## DIVIDEND.

The Directors recommend the payment of a Dividend for the year now current of 8s. per share, less Income Tax and payable half-yearly on the 31st May and 30th November.

THE LAW UNION AND ROCK—Continued.  
(GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Continued.)

## FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Fire Reserve Fund—				Claims under policies (paid and outstanding) after deduction of reinsurance.	102,398	4	3
Premium reserve for unexpired risks.....	£	63,487	0 0	Commission.....	27,433	12	10
General fire reserve.....		200,000	0 0	Expenses of management.....	52,251	9 0	
Premiums received, less reinsurance.	£	12,136	10 4	Contributions to fire brigades.....	2,443	7 7	
Interest, dividends and rents.....		334	13 1	Carried to profit and loss account.....	65,670	14	11
Less income tax thereon.....				Fire Insurance Fund at the end of the year—			
				Reserve for unexpired risks, being 40 per cent of the premium income for the year.....	£	96,606	0 0
				General fire reserve.....	200,000	0 0	
	£	546,803	8 7		£	296,606	0 0
					£	546,803	8 7

## EMPLOYERS' LIABILITY ACCOUNT.

	£	s.	d.		£	s.	d.
Employers' Liability Insurance Fund at the beginning of the year—				Payments under policies, including medical and legal expenses in connection therewith.....	16,850	0	11
Reserve for unexpired risks.....	£	11,816	0 0	Commission.....	4,613	12	0
Total estimated liability in respect of outstanding claims.....		13,662	8 7	Expenses of management.....	4,068	7 0	
Premiums received, less reinsurance.....				Carried to profit and loss account.....	5,560	16	1
Interest, dividends and rents.....	£	1,084	1 3	Employers' Liability Insurance Fund at the end of the year—			
Less income tax thereon.....		29	17 3	Reserve for unexpired risks, being 40 per cent of the premium income for the year.....	£	12,718	0 0
				Total estimated liability in respect of outstanding claims.....	14,514	13	10
	£	58,325	9 10		£	27,232	13 10
					£	58,325	9 10

## ACCIDENT ACCOUNT.

	£	s.	d.		£	s.	d.
Accident Insurance Fund at the beginning of the year—				Payments under policies, including medical and legal expenses in connection therewith.....	6,430	17	1
Reserve for unexpired risks.....	£	6,587	0 0	Commission.....	2,189	5 7	

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## SESSIONAL PAPER No. 8

Total estimated liability in respect of outstanding claims.....	1,923 3 1	2,233 18 0
Premiums received, less reinsurance.....	8,510 3 1	1,215 14 1
Interest, dividends and rents.....	17,461 2 3	4,481 7 5
Less income tax thereon.....	359 10 0	
	9 18 0	
	349 12 0	6,985 0 0
Total estimated liability in respect of outstanding claims.....	1,984 15 2	8,969 15 2

£	26,320 17 4
£	373,362 18 3

## PROFIT AND LOSS ACCOUNT.

Balance at the beginning of the year.....	£	253,946 1 5	£	84,750 0 0
Interest, dividends and rents not carried to other accounts.....	£	31,069 8 2	£	10,848 7 10
Less income tax thereon.....		856 15 6		
Brought from Fire account.....	30,212 12 8		95,598 7 10	
“ Employers' liability account.....	65,670 14 11		4,000 0 0	
“ Accident account.....	5,560 16 1		3,779 7 7	
“ General account.....	4,481 7 5		269,985 2 10	
“ Fixed term insurance account.....	5,818 8 3			
Transfer fees.....	7,500 0 0			
	172 17 6			
	£	373,362 18 3	£	373,362 18 3

## BALANCE SHEET.

LIABILITIES.		ASSETS.	
	£		£
Capital.....	£1,575,000	Mortgages on property within the United Kingdom.....	1,036,037 18 2
In 150,000 shares on which 12s. per share is paid and 75,000 £1 fully paid shares.		Mortgages on property out of the United Kingdom.....	2,383,833 5 8
Shareholders' capital paid up.....		Loans on parochial and other public rates.....	192,366 1 6
Debtors' stock.....		Loans on life interests.....	180,958 8 10
Life assurance fund.....	165,000 0 0	Loans on reversions.....	137,703 3 11
Life reserve fund.....	283,360 0 0	Loans on stocks and shares.....	26,000 0 0
Profit and loss account.....	8,024,831 13 11	Loans on the company's policies within their surrender values	397,968 19 1
Fixed term insurance fund.....	296,006 0 0	Loans on personal security.....	2,420 0 0
	269,985 2 10	Loans on the company's fully paid shares.....	16,215 9 6
	275,996 15 7		

## THE LAW UNION AND ROCK—Concluded.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Concluded.

BALANCE SHEET—Concluded.		ASSETS—Con.	
LIABILITIES—Con.			
	£	£	s. d.
Employers' liability insurance fund.....	27,232 13 10	Deposit with the High Court (Consols).....	20,696 15 0
Accident insurance fund.....	8,969 15 2	British Government securities.....	80,881 18 9
General insurance fund.....	10,921 13 10	Municipal and county securities (United Kingdom).....	78,211 5 6
Staff pension fund.....	33,000 0 0	Indian and Colonial Government securities.....	153,985 7 6
		Indian and Colonial Provincial securities.....	34,873 10 3
		Indian and Colonial Municipal securities.....	288,349 18 8
		Foreign Government securities.....	455,888 16 10
		Foreign Provincial securities.....	17,973 3 1
		Foreign Municipal securities.....	322,132 9 6
Claims intimated but not yet paid—		Railway and other debentures and debenture stocks—	
Life assurance.....	£ 73,455 7 1	home and foreign.....	1,790,776 17 1
Fire insurance.....	2,162 8 5	Railway and other preference and guaranteed stocks.....	276,685 6 2
Annuities due and unpaid.....	1,405 4 8	Railway and other ordinary stocks.....	235,330 4 1
Balances due to other fire offices.....	91,346 12 5	Rent charges.....	17,490 2 4
Outstanding life reinsurance premiums.....	8,778 10 1	Freehold ground rents.....	29,904 9 4
Outstanding accident reinsurance pre- miums.....	216 18 1	Leasehold ground rents.....	16,014 15 2
Outstanding expenses.....	3,127 15 10	House property (freehold and leasehold property).....	685,004 9 10
Auditors' fees.....	630 0 0	Life interests.....	8,614 7 2
Proprietors' dividends outstanding.....	1,404 5 0	Reversions.....	144,636 8 0
Interest accrued on debenture stock.....	962 10 0	Agents' Balances—Fire.....	101,780 4 4
		“ “ Life.....	84,807 0 7
		Outstanding Premiums (Fire.....	12,084 8 7
		“ “ Accident, etc.....	3,663 12 10
		(Head Office) { Life.....	14,298 11 11
		“ “ Accident, etc.....	1,138 11 7
		Outstanding interest, dividends and rents, less income tax.....	19,701 11 8
		Interest accrued but not payable, less income tax.....	136,828 3 0
		Bills receivable.....	4,363 0 8
		Cash—On deposit.....	165,199 12 7
		In hand and on current accounts.....	43,974 15 1
			£ 9,370,493 6 9
			£ 9,579,493 6 9



SESSIONAL PAPER No. 8

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,  
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—W. F. MOORE.	General Manager and Secretary—
Manager in Canada —	A. G. DENT.
J. GARDNER THOMPSON.	Deputy Manager—J. W. BINNIE.
Principal Office—Liverpool, Eng.	Head Office in Canada—Montreal.
(Established, May 21, 1836. Commenced business in Canada, June 4, 1851.)	

## CAPITAL.

Amount of joint stock capital authorized.....	£3,000,000 stg.	—\$14,600,000 00
Amount subscribed for and paid up in cash.....	245,640 “	— 1,195,448 00

## ASSETS.

Real estate held by the company, viz.:—

The company's building, St. James Street, corner of Place d'Armes

Square, Montreal.....\$ 450,000 00

Loans secured on bonds and mortgages on real estate, first liens. . . 1,469,800 00

Stocks and bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada 4 per cent inscribed stock, 1913.....	\$ 100,000 00	\$ 101,000 00
Canada 3½ per cent stock, 1930-1950.....	570,616 66	542,087 00
Canadian Pacific Railway 3½ per cent land grant stock, 1938.....	48,666 67	46,720 00
Canadian Northern Railway 4 per cent guaranteed bonds, 1930.....	73,000 00	72,270 00
Canadian Northern Railway 3½ per cent guaran- teed debenture stock, 1938.....	146,000 00	129,940 00
City of Montreal consolidated 4 per cent bonds of 1921-1927.....	41,500 00	41,485 00
City of Ottawa 4 per cent bonds, 1915.....	18,000 00	18,000 00
Town of St. Henri 4½ per cent bonds, 1920.....	50,000 00	50,750 00
City of Winnipeg 4 per cent bonds, 1931.....	46,500 00	46,035 00
City of Toronto, debs., 1944, 4 per cent.....	58,400 00	57,232 00
City of Sherbrooke 4 per cent debentures, 1921....	30,000 00	28,200 00
City of Montreal, debs., 1925, 4 per cent.....	500 00	495 00

Total par and market values.....	\$ 1,183,183,33	\$ 1,134,214 00
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Carried out at market value.....	1,134,214 00
----------------------------------	--------------

Montreal Board of Trade 5 per cent 2nd mortgage bonds, 1922, par  
and market value, \$1,000; City of Toronto, L.I. debs., 1913,  
3 p.c. par value, \$5,000; market value, \$4,950; carried out at  
market value.....

5,950 00

Cash on hand at head office in Canada.....

76,618 04

Cash in banks, viz.:—

Bank of Montreal, Montreal, General.....	\$ 38,303 70
Bank of Montreal, Montreal, Manager.....	2,741 26
Bank of Montreal, Winnipeg.....	22,494 51
Bank of Montreal, St. John, N.B.....	2,071 72

Total cash in banks.....

65,616 19

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THE LIVERPOOL AND LONDON AND GLOBE—*Continued.*ASSETS IN CANADA—*Concluded.*

Interest accrued.....	\$ 2,202 91
Agents' balances and premiums uncollected (\$3,876.39 was on business issued prior to Oct. 1, 1912.).....	103,572 47
Office furniture, maps, plans, &c., at Montreal office and St. John, N.B., branch offices (estimated).....	5,000,00
All other assets.....	6,423 47
<b>*Total assets in Canada.....</b>	<b>\$ 3,319,397 08</b>

## LIABILITIES IN CANADA.

Net amount of unsettled losses (previous years).....	\$ 1,501 50
Net amount of unsettled claims, adjusted but unpaid, 1912.....	61,860 52
Net amount of claims resisted, in suit.....	752 09
<b>Total net amount of unsettled losses.....</b>	<b>\$ 64,114 11</b>
Reserve of unearned premiums, \$1,007,217.37; carried out at 80 per cent.....	805,773 90
Liabilities under the life department.....	72,045 00
Due for reinsurance.....	6,762 13
Taxes due and accrued.....	7,500 00
<b>Total liabilities in Canada.....</b>	<b>\$ 956,195 14</b>

\*In addition to the above assets there are other Canadian investments held at the head office of the company in Liverpool, as follows:—

	Par value.	Market value.
Alberta Railway and Irrigation Co., 150 shares.....	\$ 15,000 00	\$ 15,000 00
Atlantic and St. Lawrence Ry. Co., 686 shares.....	330,933 33	330,933 33
Atlantic and North Western Railway—		
5 per cent guaranteed first mortgage bonds.....	148,433 33	163,276 67
Buffalo and Lake Huron Railway—		
5½ per cent first mortgage pepl. debentures, 1879.....	23,846 67	31,000 67
5½ per cent second mortgage bonds, 1873.....	8,760 00	11,388 00
Ordinary shares (\$89 shares).....	43,264 67	5,408 08
Canadian Northern Railway—		
4 per cent mortgage con. debenture bonds.....	9,733 33	9,636 00
4 per cent first mortgage debenture bonds, Ontario Division 30 year.....	24,333 33	24,090 00
City of Ottawa—		
4 per cent debentures local improvement.....	48,666 67	48,666 67
City of Toronto—		
4 per cent general con. loan debentures.....	87,600 00	85,848 00
4 per cent local improvement debentures, 1919.....	48,666 67	48,180 00
Grand Trunk Railway Co., of Canada—		
4 per cent pepl. con. debenture stock.....	9,733 33	9,246 67
5 per cent pepl. con. debenture stock, Grand Trunk borrowed capital.....	121,666 67	147,216 67
5 per cent pepl. con. debenture stock, Great Western borrowed capital.....	219,973 33	263,968 00
6 per cent equipment mortgage bonds No. 2.....	12,166 67	13,383 33
Grand Trunk Pacific Railway—		
Nominal capital 3 per cent first mortgage bonds.....	121,666 67	96,116 67
Huron and Erie Loan & Savings Co., 4½ per cent debts.	50,000 00	50,000 00
Montreal Water and Power Co—		
4½ per cent first mortgage bonds.....	155,733 33	151,061 33
Mutual Terminal Co. of Buffalo—		
4 per cent first mortgage gold bonds.....	50,000 00	50,000 00
New Brunswick Railway Co.—		
4 per cent pepl. con. debenture stock.....	97,333 33	97,333 33
Ontario and Quebec Railway Co.—		
6 per cent common stock, 230 shares.....	23,000 00	33,005 00
5 per cent permanent debenture stock.....	19,466 67	23,944 00
Ontario Loan and Debenture Co.—		
4 per cent debenture bonds.....	30,000 00	30,000 00

## SESSIONAL PAPER No. 8

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

	Par value.	Market value.
Protestant Board of School Commrs.—		
4 per cent debentures, 1939.....	\$ 25,000 00	\$ 25,000 00
Province of Quebec—		
4 per cent loan, 1894.....	194,666 67	194,666 67
Province of Ontario—		
4 per cent registered stock.....	48,666 67	48,423 34
United Counties of Stormont, Dundas and Glengarry—		
4 per cent debentures (payable in annuities).....	3,040 77	3,040 77
	<u>\$ 1,971,352 11</u>	<u>\$ 2,009,833 20</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,701,659 57
Deduct reinsurances, \$114,811.51, and return premiums, \$289,641.37.....	404,452 83
Net cash received for fire premiums.....	\$ 1,297,206 69
Received for interest on investments.....	114,454 29
Received for rents.....	22,953 28
Total income in Canada.....	<u>\$ 1,434,614 26</u>

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 43,480 06
Deduct savings, salvage and reinsurance.....	2,887 97
Net amount paid for said losses.....	\$ 40,592 09
Paid for losses occurring during the year.....	\$ 740,894 90
Deduct savings, salvage and reinsurance.....	50,566 11
Net amount paid for said losses.....	\$ 690,328 79
Total net amount paid for fire losses.....	\$ 730,920 88
Commission or brokerage.....	251,916 09
Salaries, \$62,844.45; directors, \$1,498.14; auditors, \$1,000.....	65,342 59
Taxes.....	15,708 85
Miscellaneous payments, viz.:—Advertising, \$3,334.12; rent and light, \$9,623.28; inspections and surveys, \$7,058.11; printing and stationery, \$8,514.32; postage, telegrams and exchange, \$5,076.26; maps and plans, \$2,470.27; underwriters boards and tariff associations, &c., \$10,732.20; law expenses, \$267.53; office furniture, \$1,544.41; general expenses, \$5,589.70; Fire Department, &c., \$748.44; exchange, \$1,298.35.....	56,256 99
Total expenditure in Canada.....	<u>\$ 1,120,145 40</u>

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	73,312	\$ 153,312,850	\$ 2,030,961 64
Taken during the year, new and renewed...	54,676	137,163,661	1,716,253 58
Total.....	127,988	\$ 295,476,511	\$ 3,747,220 22
Deduct terminated.....	48,359	122,644,207	1,560,757 19
Gross in force at end of year.....	79,629	\$ 172,832,304	\$ 2,186,463 03
Deduct reinsured.....		12,606,163	142,861 02
Net in force at December 31, 1912.....	79,629	\$ 160,226,136	\$ 2,043,602 01

(For General Business Statement, see Appendix.)

# †THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President and Managing Director—  
J. GARDNER THOMPSON.

Vice President and Secretary—  
J. W. BINNIE.  
Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V., Chapter 114. Dominion license issued August 1, 1912).

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....\$	500,000 00
Amount paid up.....	100,000 00

(For list of Shareholders, See Appendix.)

## ASSETS.

Bonds owned, viz.:—

	Par value.	Book value.	Market value.
Montreal Protestant School Board 4 per cent bonds, 1935 \$	32,000 00	\$ 32,000 00	\$ 32,000 00
Grand Trunk Railway of Canada perpetual 4 per cent debentures	111,933 33	100,487 88	106,337 00
Province of Nova Scotia 3 per cent. debentures, 1922.....	15,000 00	13,759 24	11,850 00
Montreal Light, Heat and Power Co., 5 per cent bonds, 1933.....	79,000 00	80,029 52	80,580 00
Winnipeg Electric Railway 5 per cent bonds, 1935.....	10,000 00	10,616 00	10,300 00
City of Toronto 3½ per cent local improvement debentures, 1915.	60,000 00	58,779 59	55,260 00
Town of Outremont 4 per cent bonds, 1938.....	50,000 00	50,793 64	47,750 00
Dominion of Canada 3½ per cent stock, 1930-1950.....	4,866 66	4,729 80	4,624 00
*Province of Manitoba Drainage 4 per cent debentures, 1937.....	21,000 00	21,194 72	20,790 00
*Commercial High School 4 per cent bonds, 1949.....	35,000 00	34,902 63	34,650 00
New Brunswick Cold Storage Co. 4 per cent debentures (guaranteed by Province of New Brunswick), 1947.....	9,090 00	8,872 10	8,910 00
Montreal W. P. lien gold bonds, 1932, 4½ per cent.....	31,633 33	30,324 37	30,684 00
Shawinigan W. and Power bonds, 1934, 5 per cent.....	25,000 00	25,732 94	26,750 00

\*On deposit with Receiver General. †On October 1, 1912, The Liverpool-Manitoba Assurance Company acquired the rights and property of the Manitoba Assurance Company and assumed all duties, obligations and liabilities of the latter Company.

## SESSIONAL PAPER No. 8

## THE LIVERPOOL-MANITOBA—Continued.

## ASSETS—Concluded.

## Stocks and bonds owned—Concluded.

	Par value.	Book value.	Market value.
Rosemount (Que.) School, 1951 5½ per cent.....	\$ 13,000 00	\$ 14,581 85	\$ 13,520 00
City of Victoria, B.C., Imp. debts. 1921, 4 per cent.....	29,200 00	27,612 24	28,616 00
R.C.S. Comrs. of St. Leo., West- mount, 1950, 5 per cent.....	15,000 00	15,767 04	15,600 00
Quebec, Montmorency and Char- levoix bonds, 1923, 5 per cent...	25,000 00	25,108 25	25,250 00
Notre Dame de Grace School, 1951, 5 per cent.....	15,000 00	15,652 06	15,600 00
Ontario Loan & Debenture Co., 1917, 4½ per cent.....	20,000 00	20,000 00	20,000 00
London & Western Trust Co., 1916, 4½ per cent.....	25,000 00	25,000 00	24,750 00
Total par, book and market values.....	\$ 626,633 32	\$ 615,943 87	\$ 613,761 00
Carried out at book value.....			\$ 615,943 87
Cash at head office and in transit.....			22,876 67
Cash in banks, viz:—			
Bank of Montreal, Montreal.....		\$ 1,255 58	
Canadian Bank of Commerce, Winnipeg.....		9,599 46	
Total.....		\$ 10,855 04	
Less Bank of Montreal, Montreal, General.....		960 51	
Balance cash in banks.....			9,895 53
Total ledger assets.....			\$ 648,716 07
Deduct market value of bonds, under book value.....			2,182 87
			\$ 646,533 20
OTHER ASSETS.			
Interest accrued.....			4,026 87
Agents' balances and premiums uncollected.....			33,053 36
Due for reinsurance losses.....			11,128 93
Total assets.....			\$ 694,742 36
LIABILITIES.			
Net amount of losses, adjusted but unpaid.....	\$ 11,332 47		
Net amount of losses, unadjusted (accrued in previous years).....	1,304 18		
Total net amount of unsettled claims for losses.....		\$ 12,636 65	
Reserve of unearned premiums, \$265,355.92; carried out at 80 per cent.....		212,284 74	
Due and accrued for taxes.....		1,500 00	
Due for reinsurances.....		8,123 91	
Total liabilities, except capital stock.....		\$ 234,545 30	
Excess of assets over liabilities.....		\$ 460,197 06	
Capital stock paid up.....		100,000 00	
Surplus over liabilities and capital.....		\$ 360,197 06	

3 GEORGE V., A. 1913

THE LIVERPOOL-MANITOBA—*Concluded.*

## INCOME.

Gross cash received for premiums.....	\$ 581,431 30	
Deduct reinsurance, \$119,619.10; and return premiums, \$102,916.20.....	222,535 30	
Total net cash received for premiums.....	\$ 358,896 00	
Received for interest.....	26,170 17	
Total income.....	\$ 385,066 17	

## EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 26,848 30	
Deduct reinsurances.....	6,061 36	
Net amount paid for said losses.....	\$ 20,786 94	
Amount paid for losses occurring during the year....	\$ 260,235 03	
Deduct savings, salvage and reinsurances.....	47,839 72	
Net amount paid for said losses.....	\$ 212,395 36	
Total net amount paid for losses.....	\$ 233,182 30	
Paid or allowed for commission or brokerage.....	67,818 24	
Paid for salaries, H.O. officials, \$18,183.01; directors' fees, \$698.18; auditors' fees, \$350.....	19,231 19	
Paid for taxes.....	7,091 79	
All other payments viz.:—Advertising, \$1,748.62; printing and stationery, \$12,005.22; inspections, \$2,005.15; rents and light, \$2,662.90; postage, telegrams, telephones and express, \$2,742.17; underwriters' board fees, \$3,038.77; maps and plans, \$1,563.34; law charges, \$842.75; general expenses, \$1,589.42; furniture and fixtures, \$376.37; fire departments, patrol and salvage corps assessments, \$127.84...	28,702 55	
Total expenditure.....	\$ 356,026 07	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$ 621,737 74	
Amount of cash income, as above.....	385,066 17	
Total.....	\$ 1,006,803 91	
Amount of expenditure as above.....	\$ 356,026 07	
Foreign reinsurance account.....	2,061 77	
	358,087 84	
Balance, net ledger assets, December 31, 1912.....	\$ 648,716 07	

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at December 31, 1911	25,846	\$ 42,303,500	\$ 611,591 14
Taken during the year, new and renewed...	22,012	42,378,676	579,377 04
Total.....	47,858	\$ 84,682,176	\$ 1,190,968 18
Deduct terminated.....	13,596	37,449,432	527,516 83
Gross in force at December, 31, 1912.....	29,292	\$ 47,237,694	\$ 663,451 35
Deduct reinsured.....		10,633,052	141,940 01
Net in force at December 31, 1912.....	29,292	\$ 36,554,642	\$ 521,511 34

SESSIONAL PAPER No. 8

# LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—JOHN H. CLAYTON.

General Manager and Secretary—  
F. W. P. RUTTER.

Principal Office—Liverpool, England.

Chief Agent in Canada—ALFRED WRIGHT. | Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$14,600,000 00
Amount subscribed for.....	12,854,083 33
Amount paid up in cash.....	1,285,408 33

## ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General:

	Par value.	Market value.
City of Montreal technical school, 1949, 4 per cent..\$	68,133 33	\$ 68,133 33
Canada, 3 per cent stock, 1938.....	29,200 00	25,404 00
Niagara Falls Park, 4 per cent debentures, 1927...	49,333 33	47,972 00
British consols, 2½ per cent, 1923.....	29,200 00	21,936 50
City of Guelph, 4½ per cent debentures, 1935.....	10,000 00	9,485 00
City of Grand Forks 6 per cent debentures, 1917 and 1918.....	12,000 00	12,000 00
City of Grand Forks, 7 per cent debentures, 1917..	10,000 00	10,000 00
Cape of Good Hope debentures, 1917, 4 per cent...	24,333 33	24,333 34
City of Columbia debentures, 1920, 6 per cent.....	3,000 00	3,000 00
City of Edmonton debentures, 1919-1920, 4½ per cent.....	2,470 04	2,470 04
British Government 3 per cent local loans, 1912...	26,766 66	26,164 42
Province of Manitoba 4 per cent debentures, 1947-1948.....	26,280 00	25,754 40
City of Vancouver 4 per cent debentures, 1948....	4,866 67	4,866 67
City of Toronto, debentures 1929 and 1944, 3½ per cent.....	48,666 67	41,371 00
Province of Ontario stock, 1947, 4 per cent.....	29,200 00	28,397 00
City of Winnipeg, 1940, 4 per cent.....	14,600 00	14,308 00
Canadian Northern Railway 3½ per cent stock, 1900.....	58,400 00	77,623 33
Canadian Northern Railway 3½ per cent 1st mortgage debenture stock, 1958.....	38,933 33	
Canadian Northern Pacific Railway 1st mortgage stock, 1950, 4 per cent.....	19,466 67	18,785 34
Total par and market values.....\$	504,850 03	\$ 462,004 37

Carried out at market value.....\$ 462,004 37

Other debentures in the possession of the company, viz.:

	Par value.	Market value.
Dominion Permanent Loan Co's. debentures, 1914, 4 per cent.....\$	15,000 00	\$ 15,000 00
Reliance Loan and Savings Co., 1913, 5 per cent ..	20,000 00	20,000 00
City of Grand Forks, 1918, 6 per cent.....	3,000 00	3,000 00
Town of North Toronto, 1935-42, 4½ per cent.....	20,246 58	20,246 58
Total par and market values.....\$	58,246 58	\$ 58,246 58

Carried out at market value.....58,246 58

Cash at head office in Canada.....6,232 72

3 GEORGE V., A. 1913

LONDON AND LANCASHIRE—*Continued.*ASSETS IN CANADA—*Concluded.*

## Cash in banks, viz.:—

Dominion Bank, Toronto.....	\$ 18,840 39
Dominion Bank, Winnipeg.....	17,865 83
Bank of British North America, Montreal.....	7,185 31

Total cash in banks.....	\$ 43,891 53
Interest accrued.....	3,026 19
Agents' balances and premiums uncollected (\$1,482.37 was on business issued prior to Oct. 1, 1912).....	59,997 02
Total assets in Canada.....	<u>\$ 633,398 41</u>

## LIABILITIES IN CANADA.

Net amount of unsettled, unadjusted claims for losses (\$2,530 of which accrued prior to 1912).....	\$ 20,503 85
Reserve of unearned premiums, \$473,206.67; carried out at 80 per cent.....	378,565 34
Taxes due and accrued (estimated).....	9,000 00
Total liabilities in Canada.....	<u>\$ 408,069 19</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 727,037 83
Deduct reinsurance, \$22,731.63; and return premiums, \$90,037.03.....	112,798 77
Net cash received for premiums.....	\$ 614,269 06
Cash received for interest on investments.....	10,090 29
Interest on bonds and debentures paid direct to head office.....	12,658 17
Total income in Canada.....	<u>\$ 637,017 52</u>

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 27,835 90
Deduct amount received for savings and salvage.....	7,833 37
Net amount paid for said losses.....	\$ 20,002 53
Amount paid for losses occurring during the year.....	\$ 252,149 44
Deduct amount received for reinsurance.....	14,751 89
Net amount paid for said losses.....	<u>\$ 237,394 55</u>
Total net amount paid for losses.....	\$ 257,397 08
Commission or brokerage.....	118,283 93
Paid for salaries, head office officials, \$36,486.31; travelling expenses, \$1,714.43.....	38,200 74
Taxes.....	8,011 13



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LONDON AND LANCASHIRE—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

All other payments, viz.:—Advertising, \$4,090.02; rent, \$3,352.36; maps and plans, \$1,361.92; inspections and surveys, \$2,000.52; postage, telegrams, telephones and express, \$2,942.78; underwriters' associations, \$6,407.60; office expenses, \$4,125.03; duty and sundries, \$537.38; legal expenses, \$118.10; office furniture and fixtures, \$743.61; stationery and printing, \$4,470.14.....		\$	30,149 46
Total expenditure in Canada.....		\$	452,042 34

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	42,825	\$ 69,796,195	\$ 875,901 43
Policies taken during the year, new and renewed.....	24,047	59,342,982	728,601 05
Total.....	66,872	\$ 129,139,177	\$ 1,604,502 48
Deduct terminated.....	20,744	52,349 998	661,070 83
Gross in force at end of year.....	46,128	\$ 76,789 179	\$ 943,431 65
Deduct reinsured.....		2,087,697	18,822 42
Net in force at December 31, 1912.....	46,128	\$ 74,701,482	\$ 924,609 23

(For General Business Statement, see Appendix.)

## THE LONDON ASSURANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Governor—ALFRED CLAYTON COLE. | Manager Fire Dept.—JAMES CLUNES.  
Principal Office—No. 7, Royal Exchange, London, E.C., England.

Joint Managers in Canada— | Head Office in Canada—Montreal.  
W. KENNEDY AND W. B. COLLEY.

(Incorporated, June 22, 1720. Commenced business in Canada, March 1, 1862)

## CAPITAL.

Amount of capital authorized.....	\$ 9,733,333 33
Amount subscribed for.....	4,363,210 00
Amount paid up in cash.....	2,181,605 00

## ASSETS IN CANADA.

In deposit with the Receiver General, viz.:—

	Par value.	Market value.
Montreal Corporation 4 per cent stock, 1921.....	\$ 167,000 00	\$ 163,660 00
Province of Manitoba 4 per cent stock, 1950.....	42,533 33	41,306, 00
	<u>\$ 209,533 33</u>	<u>\$ 204,966 00</u>

Carried out at market value.....	\$ 204,966 00
Cash on hand at head office in Canada.....	347 09
Cash in Union Bank of Canada, Montreal.....	11,205 64
Agents' balances and premiums uncollected (\$2,243.14 was on business prior to Oct. 1, 1912).....	34,120 89
Office furniture and plans.....	5,000 00

Total assets in Canada.....\$ 255,639 62

## LIABILITIES IN CANADA.

Claims, unadjusted.....	\$ 7,839 00
“ resisted, in suit (accrued in 1910).....	4,500 00

Total amount of unsettled claims for losses.....	\$ 12,339 00
Reserve of unearned premiums \$201,764.74; carried out at 80 p.c.....	161,411 79
Reinsurance reserve under life department.....	13,139 00
Taxes due and accrued.....	5,889 55

Total liabilities in Canada.....\$ 192,779 34

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 305,992 09
Deduct reinsurance \$15,177.50; and return premiums, \$38,806.47.....	53,983 97

Net cash received for premiums.....	\$ 252,008 12
Interest on deposit with Receiver General, paid direct to head office, England.....	8,383 32

Total income in Canada.....\$ 260,391 44

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LONDON ASSURANCE—*Continued.*

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	6,833 56	
Deduct reinsurances.....		26 62	
Net amount paid for said losses.....	\$	6,806 94	
Paid for losses occurring during the year.....	\$	129,156 26	
Deduct reinsurance, savings and salvage.....		28,614 85	
Net amount paid for said losses.....	\$	100,541 41	
Total net amount paid for losses.....	\$		107,348 35
Paid for commission or brokerage.....			51,300 98
Salaries.....			16,123 95
Paid for taxes.....			4,537 84
All other payments, viz.:—Advertising, \$631.02; furniture and fixtures, \$816.41; inspections and surveys, \$3,273.11; maps and plans, \$1,796 28; postage, telegrams, telephones and express, \$2,101.31; printing and stationery, \$3,203.76; rents, \$2,381.22; sundries, \$275.08; underwriters' boards, &c., \$2,312.27.....			16,790 46
Total expenditure in Canada.....	\$		196,101 58

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 27,961,298	\$ 326,205 96
Taken during the year, new and renewed.....	25,205,794	314,988 07
Total.....	\$ 53,167,092	\$ 641,194 03
Deduct terminated.....	19,582,338	232,920 86
Gross in force at end of year.....	\$ 33,584,754	\$ 408,273 17
Deduct reinsured.....	1,227,664	18,289 01
Net in force at December 31, 1912.....	\$ 32,357,090	\$ 389,984 16

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE DEPARTMENT.

The premium Income for the year, after deduction of Reassurances and Returns, amounted to £681,140 0s. 2d., and the losses, inclusive of all claims to the 31st December, 1912, to £301,609 15s. 8d.

The balance at the credit of the Fund, after transferring £93,285 10s. 8d. to Profit and Loss, amounted on the 31st December, 1912, to £700,000.

## PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1912, after transferring £50,000 to General Reserve and applying £30,000 to writing down Investments, was £161,837 16s. 3d., out of which the Directors now recommend a dividend of 20 per cent, being £2 10s. 0d. per share, payable as follows:—£1 5s. 0d. on the 1st April, and £1 5s. 0d. on the 1st October, free of Income Tax.

3 GEORGE V., A. 1913

## THE LONDON ASSURANCE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Continued.

## FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at Dec. 31, 1911—				Dec. 31, 1912.			
Reserve for unexpired risks	£330,585	5	2	Losses after deduction of reassurances and salvages	301,609	15	8
Additional reserve	319,414	14	10	Expenses of management	136,574	18	10
				Contributions to fire brigades	1,066	5	10
				Commission	120,067	3	9
Dec. 31, 1912.				Bad debts	342	12	7
Premiums after deduction of reassurances, and returns				Carried to profit and loss account	93,285	10	8
Interest and dividends	£ 23,884	12	2	Amount of the fund at this date, as per balance sheet—			
Less income tax	878	5	0	Reserve for unexpired risks, being 50 per cent of premium income for the year	£ 340,570	0	1
				Additional reserve	359,429	19	11
					700,000	0	0
					£ 1,354,146	7	4

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of account at Dec. 31, 1911	157,203	4	5	Dec. 31, 1912.			
Dec. 31, 1912.				Dividends to shareholders	89,655	0	0
Interest and dividends not carried to other accounts	£ 38,909	17	8	Income tax	6,224	19	4
Less income tax	1,426	2	4	Transferred to general reserve fund	50,000	0	0
				Written off investments	30,000	0	0
Transferred from life account				Balance as per balance sheet	161,837	16	3
" " fire account							
" " Marine account							
Transfer fees							
					£ 337,717	15	7

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THE LONDON ASSURANCE—Continued.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Continued.

BALANCE SHEET.		ASSETS.	
LIABILITIES.			
	£	s.	d.
Shareholders' capital, £806,550, of which is paid up.....	448,275	0	0
General reserve fund.....	400,000	0	0
Life assurance fund.....	2,530,123	19	2
Capital and leasehold redemption fund.....	6,766	7	6
Accident fund.....	23,390	6	4
Fire fund.....	£ 700,000	0	0
Marine fund.....	400,000	0	0
Joint fire and marine funds.....	1,100,000	0	0
Investments depreciation account.....	100,000	0	0
Profit and loss.....	161,837	16	3
	£ 4,820,393	9	3
Outstanding life claims.....	£ 39,861	4	0
“ fire losses.....	41,618	12	11
“ accident losses.....	1,860	0	0
“ marine losses.....	3,829	14	9
“ dividends to shareholders.....	2,593	0	0
Fire premiums due to other companies.....	22,964	14	3
Accident premiums due to other companies.....	473	15	5
Life premiums paid in advance.....	58	3	3
Marine premiums due to other companies.....	31,429	17	4
Clerks' savings fund.....	9,683	2	5
Interest paid in advance.....	5,197	18	2
	159,572	2	6
	£ 5,000,000	11	9
Mortgages on property within the United Kingdom.....	587,105	13	4
Mortgages on property out of the United Kingdom.....	78,980	2	11
Loans on parochial and other public rates.....	279,705	11	8
Loans on life interests.....	84,969	0	8
Loans on reversions.....	38,992	10	0
Loans on stocks and shares.....	98,926	9	10
Loans on corporation's policies within their surrender values.....	Nil.		
Loans on personal security.....	Nil.		
Investments, viz.:—			
Deposit with the High Court.....	21,604	0	0
British government securities.....	60,807	0	0
Municipal and county securities, United Kingdom.....	807	10	0
Indian and Colonial Government securities.....	39,089	0	0
“ Provincial.....	8,750	0	0
“ Municipal.....	135,137	0	11
Foreign Government securities.....	291,753	19	11
“ Provincial.....	40,378	2	6
“ Municipal.....	300,565	16	7
Railway and other debentures and debenture stocks, home and foreign.....	1,617,958	3	3
Railway and other preference and guaranteed stocks, home and foreign.....	111,552	7	0
Railway and other ordinary stocks.....	329,869	14	11
Freehold ground rents.....	180,378	5	6
Leasehold ground rents.....	115,033	18	6
House and office property.....	41,060	0	0
Life interests.....	1,656	16	10
Reversions.....	32,256	16	1
Agents' Balances, viz.:—			
Life.....	£ 15,672	7	4
Fire.....	126,500	15	4
Marine.....	63,898	15	0
Accident.....	1,932	6	6
Marine reassurances recoverable.....			
Outstanding Premiums—			
Life.....	£ 17,520	0	5
Fire.....	5,178	5	0
Marine.....	75,357	6	1
Capital redemption.....	160	11	8
	208,004	4	2
	10,278	15	1
	98,216	3	2



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## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—A. H. C. CARSON.

Secretary—A. T. PLATT.

Chief Agent—FRANK D. WILLIAMS.

Principal Office—Toronto, Ontario.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII., cap. 103. Organized and commenced business in Canada, 1859.)

## CAPITAL.

Amount of capital authorized.....	3	500,000 00
Amount subscribed for.....		100,000 00
Amount paid up in cash.....		17,500 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances) held by company.....	\$	93,758 33
Loans secured by way of mortgages on real estate, first liens.....		54,081 60
Loans secured by bonds, stocks or other marketable collateral.....		2,000 00

	Par value.	Amount loaned thereon.
98 shares Sovereign Fire Ins. Co. stock.....	\$ 3,920	\$ 2,000

Bonds and debentures owned by the company, viz.:—

<i>In deposit with the Receiver General:—</i>	Par value.	Book value.
Springhill debentures, 1933, 4 per cent.....	\$ 24,000 00	\$ 23,040 00
Ontario Loan & Debenture Company, 1919, 4 p.c.	8,000 00	8,000 00
Huron & Erie Loan & Savings Company, 1916, 4 per cent.....	8,000 00	8,000 00
Canada Permanent Mortgage Corporation, 1916, 4 per cent.....	7,500 00	7,500 00
City of Victoria, 1952, 4 per cent.....	6,000 00	5,970 00
Town of Dauphin, Manitoba, debentures, 1925, 5 per cent.....	8,000 00	8,634 40
Total in deposit with Receiver General.....	\$ 61,500 00	\$ 61,144 40

*In possession of company:—*

City of Victoria, 1952, 4 p.c.....	\$ 4,000 00	\$ 3,980 00
Canada Permanent Mortgage Corporation, 1915, 4 per cent.....	12,500 00	12,500 00
Town of North Battleford, 1913 to 1917, 5 p.c.....	4,721 79	4,764 46

3 GEORGE V., A. 1913

THE LONDON MUTUAL FIRE—*Continued.*ASSETS—*Continued.**In possession of the Company—Con.*

	Par value.	Market value.
Municipality of Edward, 1913 to 1928, 5 p.c., and 6 p.c.....	\$ 3,820 91	\$ 3,820 91
Interurban Electric Car Company, 1914, 5 p.c.....	12,500 00	12,500 00
Mexican Northern Power Company, 1939, 5 p.c.....	10,000 00	9,000 00
City Central Real Estate Company, 1940, 5 p.c.....	10,000 00	9,000 00
Village of Stirling, 1913-1918, 5 p.c.....	1,627 74	1,627 74
Nelson St. Ry. Co., 1930, 5 p.c.....	4,500 00	4,500 00
National Bridge Co., 1951, 6 p.c.....	5,000 00	4,500 00
Town of Amherst, 1913, 4½ p.c.....	2,000 00	1,985 80
City of Stratheona, 1947, 5½ p.c.....	2,000 00	2,212 00
Town of Three Rivers, 1946, 4 p.c.....	2,000 00	1,784 20
Town of Glace Bay, 1923, 5 p.c.....	1,000 00	1,000 00
Mississippi River Power Co., 1951, 5 p.c.....	10,000 00	7,000 00
Town of Stratheona 1913-1931, 5 p.c.....	9,698 00	9,791 40
Rural Municipality of Milton 1913-1932, 5 p.c.....	5,000 00	4,817 05
Municipality of the Gap, 1913-1932, 6 p.c.....	5,000 00	5,182 90
Alliance Estate and Development Co. 1930, 5 p.c.....	21,656 67	22,175 55
*Midland and Textile Ins. Co. Ltd., 1924, 5 p.c.....	100,000 00	100,000 00
Total in possession of company.....	\$ 227,025 11	\$ 222,142 01
Total par and book values.....	\$ 288,525 11	\$ 283,286 41

Carried out at book value.....\$ 283,286 41

Stocks owned by the company, viz.:—

	Par value.	Book value.
2940 shares Imperial Fire Insurance Co.....	\$ 29,400 00	\$ 33,231 92
300 International assets.....	7,500 00	7,500 00
75 shares Sovereign Bank.....	7,500 00	.....
Total par and book values.....	\$ 44,400 00	\$ 40,731 92

Carried out at book value.....40,731 92

Cash on hand at head office.....18,213 59

Cash in banks:—

Union Bank (Savings).....	\$ 5,768 24
Merchants Bank (Savings).....	5,730 32
Royal Bank.....	45,547 64
City & Midland, London, Eng.....	1 68
Canadian Bank of Commerce (Savings).....	1,390 35
Merchants Bank.....	9,809 68

Total cash in banks .....68,247 91

Agents' accounts paid by time drafts.....46,108 08

Total ledger assets.....\$ 606,427 84

\*This bond was paid off in February, 1913, and new investments made as follows:—

Town of Melfort, Sask, 1942, 6 p.c.....	\$ 10,000
Municipality of Scott, Sask., 1913-1932, 6 p.c.....	8,000
National Brick Co., 1951, 6 p.c.....	5,000
Municipality of Mt. Hope, Sask., 1913-1932, 6 p.c.....	8,000
St. Maurice Valley Cotton Mills, 1952, 6 p.c.....	10,000
Wayagamack Pulp & Paper Co., 1951, 6 p.c.....	10,000
Riordon Pulp & Paper Co., 1942, 6 p.c.....	10,000
Ontario and Manitoba Flour Mills, 1930, 6 p.c. (and 5 shares common stock).....	5,000
Municipality of Strassburg, Sask., 1913-1932, 6 p.c.....	7,500
City of Winnipeg, 1915, 4 p.c.....	5,000
Municipality of North Battleford, 1913-1932, 5½ p.c.....	10,000
Call loan.....	18,000
	\$ 106,500



## SESSIONAL PAPER No. 8

THE LONDON MUTUAL FIRE—*Continued.*

## OTHER ASSETS.

Interest due, \$866.46; accrued \$3,209.48.....	\$	4,075	94
Agents' balances and premiums uncollected (\$7,473.73 on business prior to Oct. 1, 1912).....		31,830	15
Premium notes on hand on which policies are issued.....	\$	561,123	83
Deduct amount paid thereon.....		244,378	29
Balance carried out.....		316,745	54
Total assessment on premium notes.....	\$	244,378	29
Deduct amount paid thereon.....		244,378	29
Balance carried out.....		Nil	
Office furniture, Goad's plans, &c.....		14,633	43
Reinsurance due.....		23,965	58
Return premiums due from reinsurance companies.....		9,176	35
Total assets.....	\$	1,006,854	83
Deduct unassessed premium notes, which are admitted as contingent assets available if required for payment of losses.....		316,745	54
Balance, net assets.....	\$	690,109	29

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of unsettled, unadjusted claims for losses.....	\$	10,010	55
Reserve of unearned premiums, \$353,522.56; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed).....		282,818	04
Reinsurance and return premiums due.....		50,150	03
Dividends declared and not yet due.....		25,000	00
Taxes due and accrued.....		1,524	41
All other claims against company, viz.:—interest on mortgage....		1,181	25
Total liabilities in Canada (excluding capital stock) \$		370,684	28

(2) *Liabilities in other Countries.*

Net amount of unsettled, unadjusted claims for losses.....	\$	2,177	82
Reserve of unearned premiums, \$5,005.47; carried out at 80 per cent. ....		4,004	36
Due for reinsurances and return premiums.....		149	60
Total liabilities in other countries.....	\$	6,331	78
Total liabilities in all countries (except capital stock).....	\$	377,016	06
Excess of assets over liabilities.....	\$	313,093	23
Capital stock paid up.....		17,500	00
Surplus over liabilities and paid up capital.....	\$	295,593	23

3 GEORGE V., A. 1913

THE LONDON MUTUAL FIRE—*Continued.*

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 746,381 36	\$ 42,922 83
Deduct reinsurance, \$175,267.96; and return premiums \$187,186.76.....	323,229 87	39,224 85
Net cash received for premiums.....	\$ 423,151 49	\$ 3,697 98
Total net cash received for premiums.....	\$	426,849 47
Received for interest on investments.....		17,891 02
Rents.....		4,448 31
Income from other sources, transfer fees, &c.....		1,021 26
Total income.....	\$	450,210 06

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years....	\$ 25,283 50	\$ 16,383 07
Deduct amount received for reinsurance, savings and salvages.....	13,684 80	7,218 74
Net amount paid for said losses.....	\$ 11,598 70	\$ 9,164 33
Paid for losses occurring during the year.....	\$ 303,847 90	\$ 29,893 30
Deduct savings, salvage and reinsurance.....	94,261 77	21,564 02
Net amount paid for said losses.....	\$ 209,586 13	\$ 8,329 28
Total net amount paid for losses, viz.: in Canada, \$221,184.83; in other countries, \$17,493.61.....	\$	238,678 44
Commission or brokerage.....		141,994 36
Taxes.....		4,439 85
Salaries, H.O. officials.....		8,067 13
Miscellaneous payments, viz.:—Inspections and surveys, \$1,920.08; bonus to agents, \$4,811.15; law expenses, \$840.71; postage, telegrams, telephones and express, \$465.78; advertising, \$2,573.70; rent, \$802.17; printing and stationery, \$1,124.74; office furniture and fixtures, \$3,748.35; loss adjustments, \$1,394.08; general expenses, \$4,049.50.....		21,730 26
Total expenditure.....	\$	414,910 04

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed Companies (Treaty)\$	196,526 73
Amount of commission thereon.....	52,079 58
Amount of losses recovered from said companies.....	106,162 68
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$123,207.50; carried out at 80 per cent.....	\$ 98,566 00
Amount of losses due and recoverable from such companies.....	21,536 68
	\$ 120,102 68
Amount of reinsurance premiums payable to such companies....	\$ 49,088 05
Amount of cash or other securities held for recovery of losses, &c..	37,647 28

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THE LONDON MUTUAL FIRE—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911.....	\$ 527,869 49
Amount of cash income as above.....	\$ 450,210 05
Amount of appreciation of Imperial Fire Insurance Stock.....	7,000 00
Amount of appreciation of Real Estate.....	36,258 33
Total.....	493,468 39
Total.....	\$ 1,021,337 88
Amount of expenditure as above.....	414,910 04
Balance, net ledger assets, December 31, 1912....	\$ 606,427 84

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement....	90,361,531	934,998 21	11,407,234	111,313 27	101,768,765	1,046,311 48
Taken during the year, new and renewed.....	69,662,966	692,063 65	4,504,017	35,184 81	74,166,983	727,247 86
Total.....	160,024,497	1,627,061 26	15,911,251	146,498 08	175,935,748	1,773,559 34
Deduct terminated.....	64,631,188	684,556 05	13,095,866	117,921 67	77,727,054	802,477 72
Gross in force at end of year.	95,393,309	942,505 21	2,815,385	28,576 41	98,208,694	971,081 62
Deduct reinsured.....	24,006,552	243,131 92	1,274,070	15,244 49	25,280,622	258,376 41
Net in force at Dec. 31, 1912.	71,386,757	699,373 29	1,541,315	13,331 92	72,928,072	712,705 21

## LUMBER INSURANCE COMPANY OF NEW YORK.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—G. A. MITCHELL. | Secretary—R. H. McKELVEY.

Chief Agent in Canada—E. D. HARDY.

Principal Office—New York. | Head Office in Canada—Ottawa.

(Incorporated June 15, 1904. Dominion license issued October 8, 1906.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. . \$ 400,000 00

## ASSETS IN CANADA.

Province of Ontario $3\frac{1}{2}$ per cent debentures, 1936, on deposit with the Receiver General, par value \$107,000; market value. . . . .	\$ 96,300 00
Agents' balances and premiums uncollected. . . . .	9,928 84
Cash in Bank of Ottawa. . . . .	267 02
Cash at head office. . . . .	34 69
Interest accrued. . . . .	1,872 50
Total assets in Canada. . . . .	\$ 108,403 05

## LIABILITIES IN CANADA.

Total net amount of unsettled unadjusted claims for losses. . . . .	\$ 2,523 75
Reserve of unearned premiums \$60,929.58; carried out at 80 per cent. . . . .	48,743 66
Provincial, municipal and other taxes due and accrued. . . . .	1,400 00
Total liabilities. . . . .	\$ 52,667 41

## INCOME IN CANADA.

Gross cash received for premiums. . . . .	\$ 172,009 72
Deduct return premiums, . . . . .	24,351 07
Net cash received for premiums. . . . .	\$ 147,658 65
Interest on investments. . . . .	3,745 00
Total income in Canada. . . . .	\$ 151,403 65

SESSIONAL PAPER No. 8

## LUMBER INSURANCE—Continued.

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	32,602 23	
Amount paid for losses occurring during the year.....	\$	67,915 08	
Deduct savings and salvage.....		892 36	
Net amount paid for said losses.....	\$	67,022 72	
Total net amount paid for losses.....	\$		99,624 95
Salaries, fees and all other charges of officials.....			30,247 15
Taxes.....			1,359 76
Loss adjustment expenses.....			1,356 26
Total expenditure in Canada.....	\$		132,588 12

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums, thereon.
Gross policies in force at date of last statement.....	\$ 9,452,979	\$ 154,132 74
Taken during the year, new and renewed.....	8,355,594	145,329 69
Total.....	\$ 17,808,573	\$ 299,462 43
Deduct terminated.....	10,977,442	178,622 57
Gross and net in force Dec. 31. 1912.....	\$ 6,831,131	\$ 120,839 86

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net premium income.....	\$	407,101 81
Interest on bonds and deposits and dividends on stocks.....		29,496 65
Gross increase, by adjustment in book value of bonds.....		294 58
Agents' balances previously charged off.....		1,956 19
Total income.....	\$	438,849 23

## DISBURSEMENTS.

Net amount paid for losses.....	\$	225,755 75
Expenses of adjustment and settlement of losses.....		4,046 88
Paid stockholders for interest or dividends.....		40,000 00
Commission or brokerage.....		156,071 04
Salaries, fees and other charges of officers, directors, trustees and home office employees.....		13,002 00
Underwriters' Boards and Tariff Associations.....		3,373 07
Rents.....		1,060 73
State taxes on premiums, Insurance Department licenses and fees		12,600 13
Agents' balances charged off.....		1,982 74
Fire department, fire patrol and salvage corps assessments fees, taxes and expenses.....		316 60
Gross loss on sale or maturity of ledger assets.....		3,203 43
Gross decrease, by adjustment, in book value of bonds.....		414 90
All other disbursements.....		5,372 00
Total disbursements.....	\$	467,199 27

3 GEORGE V., A. 1913

LUMBER INSURANCE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

## LEDGER ASSETS.

Book value of bonds owned.....	\$	659,000	73
Cash in trust companies and banks on interest.....		76,099	76
Agents' balances.....		164,875	61
Total.....	\$	899,976	10

## NON-LEDGER ASSETS.

Interest accrued.....		6,547	48
Gross assets.....	\$	906,523	58
Deduct assets not admitted.....		72,075	13
Total admitted assets.....	\$	834,448	45

## LIABILITIES.

Net amount of unpaid losses.....	\$	35,167	44
Reserve of unearned premiums.....		240,909	87
State, county and municipal taxes due or accrued; and salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.....		7,595	86
Total.....	\$	283,673	17
Capital stock paid up.....		400,000	00
Gross divisible surplus.....		150,775	28
Total liabilities.....	\$	834,448	45

## RISKS AND PREMIUMS.

Amounts of policies written or renewed during the year.....	\$56,135,210	00
Premiums thereon.....	744,966	34
Amount terminated.....	57,179,393	00
Premiums thereon.....	820,005	74
Net amount in force at December 31, 1912.....	39,762,269	00
Premiums thereon.....	474,222	92

SESSIONAL PAPER No. 8

## THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—W. A. SIMS.  
 Head Office—Waterloo, Ont.  
 Business Office—Toronto.

Secretary and Chief Agent—  
 ALFRED WRIGHT.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada, November 1, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	500,000	00
Amount subscribed for.....		250,000	00
Amount paid up in cash.....		50,000	00

(For list of Shareholders, see Appendix.)

## ASSETS.

Stocks, bonds and debentures in deposit with the Receiver General, viz.:—

	Par value.	Book value.	Market value.
Markham 1912 to 1921 5 per cent.....	\$ 6,080 49	\$ 6,080 49	\$ 6,651 76
Canadian Northern Ry., 1953, 3 p.c.....	73,000 00	66,751 12	57,670 00
Can. Nor. Pac. Ry. 1st. Mtge. Stk. 1950, 4 per cent.....	9,733 33	9,635 95	9,295 33
City of Winnipeg stock, 1940, 4 p.c.....	9,733 34	10,080 08	9,441 34
Canada stock, 1913, 3½ p.c.....	22,000 00	22,000 00	22,000 00
Canada bonds, 1914-1919, 3½ p.c.....	17,033 34	16,905 60	16,713 96
Province of Ontario stock, 1947, p.c.....	19,466 67	20,077 28	18,785 34
Total par, book and market values.....	\$ 157,047 17	\$ 151,530 52	\$ 140,557 73

Carried out at book value.....\$ 151,530 52

Other bonds, &c., owned by the company, viz.:—

	Par value.	Book value.	Market value.
*London and Northwestern Railway 4 per cent preference stock.....	\$ 10,458 48	\$ 12,067 97	\$ 10,536 92
*Caledonian Railway 3 per cent pref. con. orn. stock.....	63,996 71	47,254 56	36,525 12
*London, Chatham and Dover debent- ure stock, 4½ per cent.....	24,333 33	27,865 00	27,253 33
*Liverpool Corporation, 3 per cent.....	47,693 36	41,612 44	39,704 92
*C.P.R., 4 p.c. pref. non. com.....	41,366 95	42,506 92	40,229 36
*City of South Vancouver, 5 p.c.....	12,500 00	13,707 50	12,500 00
*St. John and Quebec Railway, 1962, 4 per cent.....	24,333 33	23,116 68	23,033 93
Total par, book and market values.....	\$ 224,682 16	\$ 208,131 07	\$ 189,783 58

Carried out at book value.....208,131 07  
 Cash on hand at head office.....2,200 24  
 Cash for investment.....21,868 12

\*Held by the chairman and deputy chairman of the London and Lancashire Fire Insurance Company in Liverpool in trust for the Mercantile Fire.

3 GEORGE V., A. 1913

THE MERCANTILE FIRE—*Continued.*ASSETS—*Concluded.*

Cash in banks, viz.:—

Dominion Bank.....	\$ 46,168 81
Union Bank.....	7,972 76

Total cash in banks.....	\$ 54,141 57
Cash in Canada Permanent Mortgage Corporation.....	10,000 00

Total ledger assets.....	\$ 447,871 52
Deduct excess of book value of bonds and debentures over market value.....	29,320 28
	<u>\$ 418,551 24</u>

## OTHER ASSETS.

Interest accrued.....	709 42
Agents' balances (\$1,513.39 on business prior to Oct. 1, 1912)....	28,101 09
Due for reinsurance.....	697 70
Total assets.....	<u>\$ 448,059 45</u>

## LIABILITIES.

Net amount of losses, unadjusted (\$1,000 accrued prior to 1912)..<	\$ 2,856 00
Reserve of unearned premiums, \$158,608.35; carried out at 80 p.c.	126,886 68
Taxes due and accrued (estimated).....	2,600 00

Total liabilities (excluding capital stock).....	\$ 132,342 68
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Excess of assets over liabilities.....	\$ 315,716 77
Capital stock paid up.....	50,000 00

Surplus over liabilities and paid up capital.....	<u>\$ 265,716 77</u>
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## INCOME.

	In Canada.
Gross cash received for premiums.....	\$ 269,353 48
Deduct reinsurance, \$13,336.19; and return premiums, \$42,509.74.....	55,845 93
Net cash received for premiums.....	\$ 213,507 55
Received for interest on investments.....	13,968 47
Transfer fees, etc.....	70 12
Total income.....	<u>\$ 227,546 14</u>

## EXPENDITURE.

	In Canada.
Amount paid for losses occurring in previous years.....	\$ 4,159 11
Amount paid for losses occurring during the year.....	\$ 87,864 07
Deduct amount received for reinsurance.....	694 17
Net amount paid for said losses.....	<u>\$ 87,169 90</u>
Total net amount paid for losses.....	<u>\$ 91,329 01</u>



## SESSIONAL PAPER No. 8

THE MERCANTILE FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Commission or brokerage.....	\$	43,044 74
Salaries, home office officials, \$12,241.53 ; travelling expenses, \$281.86.....		12,523 39
Taxes.....		2,447 06
Dividends.....		27,500 00
Miscellaneous payments, viz.:—Postage, telegrams, telephones and express, \$949.10; stationery and printing, \$1,305.47; advertising, \$1,167.76; inspections and surveys, \$1,061.43; maps and plans, \$874.78; sundries, \$1,553.34; fire underwriters, \$2,602.55; rents, \$1,058.68; office furniture and fixtures, \$348.69; legal expenses, \$9.55.....		10,931 35
Total expenditure.....	\$	187,775 55

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$	408,100 93
Income as above.....		227,546 14
Total.....	\$	635,647 07
Expenditure as above.....		187,775 55
Balance, net ledger assets, December 31, 1912.....	\$	447,871 52

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	13,604	\$ 22,844 171	\$ 293,747 33
Taken during the year—new and renewed .....	8,796	20,678,078	268,962 24
Total.....	22,400	\$ 43,522,249	\$ 562,709 57
Deduct terminated.....	7,320	18,017,504	247,463 08
Gross in force at end of year.....	15,080	\$ 25,504,745	\$ 315,246 49
Deduct reinsured.....		735,200	6,168 73
Net in force at December 31, 1912.....	15,080	\$ 24,769,545	\$ 309,077 76

## THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—A. CHAMPAGNE.	Secretary—J. W. RUTHERFORD.
Vice-President and Manager— H. H. BECK.	Principal Office—59 St. James St., Montreal.

(Incorporated in 1859 under the name of 'The Mutual Fire Insurance Company of the City of Montreal' under the authority of 'An Act to amend the Act authorizing the establishment of mutual fire insurance companies in Lower Canada,' being chapter 59 of the Statutes of the Province of Canada of 1859; corporate existence continued with the addition of certain powers by chapter 62 of the Statutes of 1881. Incorporated in 1903 by an Act of the Parliament of the Dominion of Canada, 3 Edward VII., cap. 158 and name changed to 'The Montreal-Canada Fire Insurance Company.' Previous to February 16, 1904, the date of issue of its Dominion license, the Company's business was confined to the Province of Quebec.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	154,790 00
Amount paid up in cash.....	77,395 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Loan secured by mortgage on real estate.....	\$ 12,000 00
Debentures owned by the company, viz.:—	

	Par, Book and Market value.
Ste. Thérèse, 1913 to 1927, 4 per cent.....	\$ 13,265 85
Berthierville, 1929, 5 per cent.....	2,000 00
*St. Henri, 1938, 4 per cent.....	10,000 00
*Cote St. Paul, 1937, 4 per cent.....	50,000 00
Ste. Elizabeth, 1940, 4 per cent.....	6,000 00
Levis, 1936 to 1951, 4 per cent.....	35,300 00

Carried out at par, book and market value.....	116,565 85
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Stocks owned by the company, viz.:—

	Par value.	Book and Market value.
150 shares Sovereign Bank stock.....	\$ 15,000 00	
600 shares International Assets Limited.....	15,000 00	\$ 15,000 00
Total par, book and market values.....	\$ 30,000 00	\$ 15,000 00

Carried out at book and market value.....	15,000 00
Cash at head office.....	1,804 98

\*In deposit with Receiver General.

SESSIONAL PAPER No. 8

THE MONTREAL-CANADA—*Continued.*ASSETS—*Concluded.*

## Cash in banks, viz.:—

Union Bank.....	\$ 12,820 45
Banque d'Hochelaga, Montreal.....	481 74
Royal Bank, Toronto.....	202 28
Royal Bank, New York.....	4,768 13

Total cash in banks.....	\$ 18,272 60
Agents' accounts paid by time drafts.....	2,410 87
Total ledger assets.....	\$ 166,054 30

## OTHER ASSETS.

Interest due and accrued.....	917 08
Agents' balances and premiums uncollected (of which \$7,685.75 was on business issued prior to Oct. 1, 1912).....	29,033 30
Office furniture and fixtures, \$3,650.84; Goad's plans, \$6,752.49...	10,403 33
Due for reinsurance losses.....	8,565 26
Reinsurance premiums due.....	2,746 66
Total assets.....	\$ 217,719 93

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unadjusted.....	\$ 10,549 03
Net amount of losses, resisted, in suit.....	4,000 00
Total net amount of unsettled claims for losses.....	\$ 14,549 03
Reserve of unearned premiums, \$136,461.70; carried out at 80 p. c.	109,169 36
Taxes due and accrued.....	1,385 55
Amount of all other claims against the Co.....	78 18
Total liabilities in Canada.....	\$ 125,182 12

(2) *Liabilities in other Countries.*

Total net amount of claims for losses, resisted, in suit.....	\$ 1,083 40
Reserve of unearned premiums, \$519.31; carried out at 80 p. c....	415 45
Total liabilities in other countries.....	\$ 1,498 85
Total liabilities in all countries, except capital stock..	\$ 126,680 97
Excess of assets over liabilities.....	\$ 91,038 96
Capital stock paid up.....	77,395 00
Surplus over all liabilities and paid up capital.....	\$ 13,643 96

3 GEORGE V., A. 1913

THE MONTREAL-CANADA—*Continued.*

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 228,768 71	\$ 2,494 93
Deduct reinsurance, \$50,295.32; and return premiums, \$44,169.90.....	92,233 79	2,231 43
Net cash received for said premiums.....	\$ 136,534 92	\$ 263 50
Total net cash received for premiums in all countries.....		\$ 136,798 42
Received for interest on investments.....		5,902 82
Total.....		\$ 142,701 24
Received for calls on capital.....		38,697 50
Total income.....		\$ 181,398 74

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 35,018 44	\$ 3,660 14
Deduct savings and salvage.....	4,600 41	1,658 65
Net amount paid for said losses.....	\$ 30,418 03	\$ 2,001 49
Amount paid for losses occurring during the year.....	\$ 107,325 84	\$ 8,218 36
Deduct reinsurances.....	46,127 19	1,995 33
Net amount paid for said losses.....	\$ 61,198 65	\$ 6,223 03
Total net amount paid for losses.....	\$ 91,616 68	\$ 8,224 52
Total net amount paid for losses in all countries.....		\$ 99,841 20
Commission or brokerage.....		26,379 69
Salaries, \$17,285.40; directors' fees, \$635; auditors' fees, \$600; travelling expenses, \$606.85; agents' bonuses, \$875.....		20,002 25
Taxes, \$3,730.43; government fees and licenses, \$1,264.32.....		4,994 75
All other expenditure, viz.:—General expenses, \$7,481.16; rent, \$695.43; postage, express, telegrams and telephones, \$1,198. 15; advertising, \$327.39; revision of plans, \$19.25; printing and stationery, \$1,904.55; legal expenses, \$70.79; inspec- tions and surveys, \$6,158.32; maps and plans, \$147.43; underwriters' bonds, tariff associations, &c., \$350.74.....		18,353 21
Total expenditure.....		\$ 169,571 10

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1911.....	\$ 154,226 66
Cash income as above.....	181,398 74
Total.....	\$ 335,625 40
Expenditure as above.....	169,571 10
Balance, net ledger assets, Dec. 31, 1912.....	\$ 166,054 30

## SESSIONAL PAPER No. 8

THE MONTREAL-CANADA—*Continued.*STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	46,630	23
Amount of commission thereon.....		11,657	56
Amount of losses recovered from said companies.....		27,579	35
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Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$25,047.82; carried out at 80 per cent.....	\$	20,038	25
Amount of losses due and recoverable from such companies.....		6,923	53
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Amount of cash or other securities held as security for recovery of losses, &c.....	\$	23,741	17
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## THE MONTREAL-CANADA—Concluded.

## RISKS AND PREMIUMS

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	Number.	Amount.	Premiums.	Number.	Amount.	Premiums.	Number.	Amount.	Premiums.
Gross policies in force at Dec. 31, 1911.....	40,202	\$ 28,801,429	\$ cts. 365,634 97	1,890	\$ 563,759	\$ cts. 8,388 09	42,092	\$ 29,455,188	\$ cts. 374,023 06
Taken during the year, new.....	8,082	10,545,703	149,250 70	367	270,301	2,290 50	8,449	10,816,004	151,511 20
Taken during the year, renewed.....	4,685	5,919,488	87,357 56	36	35,950	423 73	4,721	5,955,438	87,781 29
Total.....	52,969	45,356,621	602,243 23	2,293	870,010	11,102 32	55,262	46,226,630	613,315 55
Deduct terminated.....	16,054	19,838,012	270,286 44	1,112	750,547	9,786 10	17,166	20,588,559	290,072 54
Gross in force at end of year.....	36,915	25,518,608	331,956 79	1,181	119,463	1,316 22	38,096	25,638,071	333,273 01
Deduct reinsured.....	.....	4,851,509	63,453 97	.....	17,577	194 87	.....	4,869,086	63,648 84
Net in force at Dec. 31, 1912.....	36,915	20,667,099	268,502 82	1,181	101,886	1,121 35	38,096	20,768,985	269,624 17

## THE MOUNT ROYAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—Hon. H. B. RAINVILLE.	Secretary and Manager—J. E. CLEMENT
Vice-President—Hon. Senator J. M. WILSON.	Principal Office—Montreal.

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, Chap. 67, amended by Chap. 90 of the Statutes of Quebec 1911. Incorporated by an Act of the Parliament of Canada, 9-10 Edward VII., Chap. 32. Dominion license issued October 25, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for and paid up in cash.....	250,000 00

(For list of Shareholders, see Appendix.)

## ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals.....	\$ 85,000 00
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Bonds and debentures owned by the company, viz.:—

	Par Value.	Book value.	Market value.
Dominion Textile, 1925, 6 p.c.....	\$ 5,000 00	\$ 4,605 25	\$ 4,900 00
Quebec Railway L. H. & P. Co., Ltd., 1939, 5 p.c.....	48,000 00	40,800 00	28,320 00
St. Maurice Valley Cotton Mills, Ltd., 1952, 6 per cent.....	25,000 00	22,750 00	24,000 00
*City of Quebec, 1914, 4½ p.c.....	1,000 00	1,010 00	1,010 00
*City of St. Hyacinthe, 1913, 4½ p.c.....	4,500 00	4,522 50	4,522 50
*Village of Delorimier, 1948, 4 p.c.....	10,000 00	9,621 94	9,621 94
*Village Boulevard St. Paul, 1937, 5 p.c.....	5,000 00	5,315 00	5,315 00
*Village of Emard, 1939, 5 p.c.....	2,000 00	2,125 90	2,125 90
*School Comm'rs. St. Edward, 1949, 5½ p.c..	8,000 00	9,649 28	9,649 28
*St. Pierre aux Liens, 1951, 5 p.c.....	19,000 00	19,847 08	19,847 08
*Sault au Recollet, 1951, 5 p.c.....	10,000 00	10,538 76	10,538 76

Total par, book and market values.	\$ 137,500 00	\$ 130,786 71	\$ 119,850 46
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Carried out at book value.....	130,786 71
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\*On deposit with Receiver General.

## THE MOUNT ROYAL—Continued.

## ASSETS—Concluded.

Stocks owned by the company, viz.:—

		Par value.	Book value.	Market value.
332 shares	Administration Generale.....	\$ 4,150 00	\$ 4,150 00	\$ 4,150 00
100 "	Atcheson, Topeka and Santa Fe Ry.....	10,000 00	11,387 50	10,575 00
100 "	(Pref'd.) B.C. Packers.....	10,000 00	7,546 88	15,825 00
200 "	(Com.) B.C. Packers.....	20,000 00	3,965 63	29,000 00
120 "	Bank of Hochelaga.....	12,000 00	17,352 50	20,400 00
300 "	(Pref'd.) Dom. Iron & Steel.....	30,000 00	31,787 50	30,600 00
300 "	(Pref'd.) Dom. Textile.....	30,000 00	29,849 99	31,425 00
100 "	(Com.) Dom. Textile.....	10,000 00	7,275 00	8,250 00
100 "	Detroit United Rys.....	10,000 00	5,600 00	7,625 00
100 "	(Pref'd.) Duluth Superior Ry....	10,000 00	6,125 00	7,575 00
200 "	Lake of the Woods Milling Co....	20,000 00	27,000 00	26,500 00
400 "	Montreal L. H. & P. Co.....	40,000 00	58,209 37	93,200 00
200 "	Railway Steel Spring Co.....	20,000 00	11,950 00	6,700 00
100 "	Southern Pacific Ry.....	10,000 00	12,375 00	10,637 50
137 "	Toronto St. Ry.....	13,700 00	16,100 00	18,900 00
300 "	Union Pacific Ry.....	30,000 00	52,600 00	48,000 00
100 "	(Pref'd.) U. S. Steel Corp.....	10,000 00	12,000 00	11,000 00
125 "	Wabasso Cotton Co. (Bonus Stock)	12,500 00	.....	.....
Total par book and market values.....		\$ 302,350 00	\$ 315,474 37	\$ 380,368 50

Carried out at book value.....	\$ 315,474 37
Cash at head office.....	1,131 06
Cash in:—Bank of Hochelaga, Montreal, \$34,213.89; Provincial Bank of Canada, Montreal, \$1,932.20.....	36,146 09
Total ledger assets.....	\$ 568,538 23

## OTHER ASSETS.

Market value of bonds and stocks over book value.....	53,957 88
Interest accrued.....	3,339 54
Agents' balances and premiums uncollected (\$3,803.65 was on business prior to Oct. 1, 1912).....	37,279 33
Office furniture and fixtures, \$1,000; plans, \$1,000.....	2,000 00
Plate Glass belonging to company.....	1,658 47
Total assets.....	\$ 666,773 45

## LIABILITIES.

Net amount of losses, unadjusted (fire).....	\$ 3,999 95
Net amount of losses, resisted in suit (fire).....	1,363 63

Total net amount of unsettled fire claims.....	\$ 5,363 58
Reserve of unearned premiums, fire, \$181,827.95; plate glass, \$4,793.72. Total \$186,621.67; carried out at 80 per cent.....	149,297 34
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....	1,038 91
Taxes due and accrued (estimated).....	2,630 00



THE MOUNT ROYAL—*Continued.*LIABILITIES—*Continued.*

Reinsurance premiums due.....	\$	661 53
Deposits from reinsurance companies.....		34,284 93
Total liabilities.....	\$	193,276 29
Excess of assets over liabilities.....	\$	473,497 16
Capital stock paid up in cash.....		250,000 00
Excess over all liabilities and paid up capital.....	\$	223,497 16

## INCOME.

<i>Fire Risks—</i>		
Gross cash received for premiums.....	\$	320,691 30
Deduct reinsurance, \$86,289.48; return premiums, \$32,851.38.....		119,140 86
Net cash received for said premiums.....	\$	201,550 44
<i>Plate Glass Risks—</i>		
Gross cash received for premiums.....	\$	4,442 71
Deduct return premiums.....		743 61
Net cash received for said premiums.....	\$	3,699 10
Total net cash received for premiums.....	\$	205,249 54
Received for interest on investments.....		30,186 11
Total income.....	\$	235,435 65

## EXPENDITURE.

<i>Fire Risks—</i>		
Amount paid for losses occurring in previous years.....	\$	12,492 69
Deduct reinsurances.....		5,994 45
Net amount paid for said losses.....	\$	6,498 24
Amount paid for losses occurring during the year.....	\$	124,477 96
Deduct savings, salvage and reinsurances.....		37,511 97
Net amount paid for said losses.....	\$	86,965 99
Total net amount paid for fire losses.....	\$	93,464 23
<i>Plate Glass Risks—</i>		
Net amount paid for plate glass losses occurring during the year.....	\$	1,795 06
Total net amount paid for all losses.....	\$	95,259 29
Dividends to shareholders, at 8 per cent.....		20,000 00
Commission or brokerage.....		32,398 51
Salaries, head office officials, \$21,145.17; directors' fees, \$3,230; auditors' fees, \$300; travelling expenses, \$2,245.19.....		26,920 36
Taxes.....		5,260 63
Miscellaneous payments, viz.:—Advertising, \$1,539.51; furniture and fixtures, \$618.64; plate glass expenses, \$36; legal fees, \$268.75; maps and plans, \$70; postage, telegrams, telephones and expenses, \$722.61; printing and stationery, \$1,811.66; rents, \$2,754; agents' charges, \$405.19; office expenses, \$2,171.44; lighting, \$205.35.....		10,603 15
Total expenditure.....	\$	190,441 94

THE MOUNT ROYAL—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911.....	\$	489,259 59
Income as above.....		235,435 65
Total.....	\$	724,695 24
Expenditure as above.....		190,441 94
Balance net ledger assets at December 31, 1912 (\$568,538.23 less \$34,284.93, deposits from Reins. Companies).....	\$	534,253 30

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES  
NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed Companies (written).....	\$	73,138 47
Amount of commission thereon.....		20,139 72
Amount of losses recovered from said companies.....		41,329 32
Reserve of unearned premiums on all risks reinsured in unlicensed Companies, \$39,843.07. Carried out at 80 per cent.....	\$	31,874 46
Amount of reinsurance premiums payable to such companies.....		661 53
Amount of cash or other securities held as security for recovery of losses, etc.....		34,284 93

## RISKS AND PREMIUMS.

<i>Fire Risks.</i>	Amount	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 30,642,576	\$ 387,559 54
Taken during the year—new.....	15,252,843	199,377 92
“ “ renewed.....	9,052,606	124,355 68
Total.....	\$ 54,948,025	\$ 711,293 14
Deduct terminated.....	20,937,024	282,158 51
Gross in force at end of year.....	\$ 34,011,001	\$ 429,134 63
Deduct reinsured.....	6,439,933	80,326 82
Net in force at December 31, 1912.....	\$ 27,571,068	\$ 348,807 81

*Plate Glass Risks.*

Gross and net amount in force at December 31, 1912.....	\$	9,443 65
Total net amount in force at December 31, 1912.....	\$	27,571,068 00
Total premiums thereon.....		358,251 46

## NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JAMES NICHOLS. | Secretary—GEO. H. TRYON.

Chief Agents in Canada—SMITH, MACKENZIE and HALL.

Principal Office—Hartford, Conn. | Head Office in Canada—Toronto

(Incorporated May, 1869. Dominion license issued, August 3, 1908.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
up in cash. . . . . \$ 2,000,000,00

## ASSETS IN CANADA.

Debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Fort William, 1933, 5 p.c.....	\$ 100,000 00	\$ 100,000 00
City of Hamilton, 1927, 4 p.c.....	50,000 00	49,500 00
Town of Maisonneuve, 1946 and 1950, 4½ p.c.....	75,000 00	75,000 00
Huron and Erie Loan and Savings Co., 1916, 4½ p.c.	50,000 00	50,000 00
Total par and market values.....	\$ 275,000 00	\$ 274,500 00

Carried out at market value.....\$ 274,500 00  
Interest accrued.....2,864 57  
Agents' balances and premiums uncollected (fire).....76,165 39  
Gross premiums due and uncollected (tornado).....320 37

Total assets in Canada.....\$ 353,850 33

## LIABILITIES IN CANADA.

Net amount of fire losses, adjusted and unpaid.....\$ 6,547 25  
" " " unadjusted.....43,963 64

Total net amount of unsettled claims for fire losses.....\$ 50,510 89  
Reserve of unearned premiums, fire, \$262,411.63; tornado, \$2,083.62,  
Total \$264,495.25; carried out at 80 per cent.....211,596 20  
Taxes due and accrued, fire, \$3,859.48; other, \$20.53.....3,880 01

Total liabilities in Canada.....\$ 265,987 10

## NATIONAL FIRE—Continued.

## INCOME IN CANADA.

<i>Fire Risks.</i>		
Gross cash received for fire premiums.....	\$	503,711 13
Deduct reinsurance, \$8,555.86; and return premiums, \$78,280.23.....		86,836 09
Total net cash received for said premiums.....	\$	416,875 04
<i>Tornado Risks.</i>		
Gross cash received for tornado premiums.....	\$	2,293 02
Deduct return premiums.....		63 92
Total net cash received for said premiums.....	\$	2,229 10
Total net cash received for all premiums.....	\$	419,104 14
Received for interest on investments.....		12,587 23
Total income in Canada.....	\$	431,691 37

## EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years.....	\$	7,706 09
Deduct amount received for savings, salvage and reinsurance.....		1,330 04
Net amount paid for said losses.....	\$	6,376 05
Amount paid for losses occurring during the year.....	\$	258,030 51
Deduct reinsurances.....		2,762 27
Net amount paid for said losses.....	\$	255,268 24
Total net amount paid for fire losses.....	\$	261,644 29
Paid or allowed for commission or brokerage, fire, \$82,090.50; other, \$500.18.....		82,590 68
Paid for salaries, fire, \$22,684.60; other, \$200.22; travelling expenses, \$1,538.10.....		24,422 92
Paid for taxes and licenses.....		3,602 40
All other expenditure, (fire) viz.:—Stationery and printing, \$1,190.98; advertising, \$133.13; postage, telegrams, telephones and express, \$1,102.86; maps and plans, \$375.68; boards, \$2,844.88; incidentals, \$323.93; adjustment expenses, \$3,227.49; rent, \$100; fire departments, patrol and salvage corps assess- ments, \$13.95; legal expenses, \$100.....		9,412 90
Total expenditure in Canada.....	\$	381,673 19

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>		Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$	24,407,648	\$ 342,981 02
Policies taken during the year, new and renewed.....		46,239,327	537,088 28
Total.....	\$	70,646,975	\$ 880,069 30
Deduct terminated.....	\$	27,142,015	369,738 64
Gross in force at end of year.....	\$	43,504,960	\$ 510,330 66
Deduct reinsured.....		812,041	6,579 38
Net in force at December 31, 1912.....	\$	42,692,919	\$ 503,751 28
<i>Tornado Risks.</i>			
Policies taken during the year, new and renewed.....	\$	407,477	\$ 2,613 39
Deduct terminated.....		21,333	63 92
Gross and net in force at December 31, 1912.....	\$	386,144	\$ 2,549 47

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## NATIONAL FIRE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for premiums.....	\$ 7,809,925 42
Interest and dividends.....	492,473 11
Rents.....	38,517 18
Agents' balances previously charged off.....	815 68
Profit on sale or maturity of ledger assets.....	37,179 03
New stock issued.....	1,250,000 00
Increase in liabilities on account of reinsurance treaties.....	54,160 43
Other income.....	2,478 75
Total income.....	<u>\$ 9,685,549 60</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,897,970 74
Expenses of adjustment and settlement of losses.....	49,134 27
Interest or dividends to stockholders.....	255,442 12
Commissions or brokerage.....	1,352,466 43
Salaries, \$671,957.06; and expenses, \$198,005.25; of special and general agents.....	869,962 31
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	208,396 85
Allowances to local agencies for miscellaneous agency expenses.....	2,066 08
Rents.....	46,240 44
Underwriters' boards and tariff associations.....	\$ 104,236 66
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	52,439 79
Inspections and surveys.....	14,501 45
Taxes on real estate.....	8,029 79
State taxes on premiums, insurance department licenses and fees.....	172,211 27
All other licenses, fees and taxes.....	60,394 54
Agents' balances charged off.....	1,991 00
Gross loss on sale or maturity of ledger assets.....	37,277 02
All other disbursements.....	286,665 35
Total disbursements.....	<u>\$ 7,419,426 11</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 622,978 56
Mortgage loans on real estate, first liens.....	1,665,800 00
Book value of bonds and stocks.....	9,961,232 57
Cash on hand, in trust companies and banks.....	1,337,932 79
Agents' balances and bills receivable.....	1,093,108 38
Other assets.....	71,146 71
Total.....	<u>\$14,752,199 01</u>

NATIONAL FIRE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 157,271 79
Market value of real estate over book value.....	6,538 93
Market value of bonds and stocks over book value.....	152,247 34

Gross assets.....	\$15,068,257 07
Deduct assets not admitted.....	85,584 16

Total admitted assets.....\$14,982,672 91

Net amount of unpaid losses and claims.....	\$ 586,296 03
Total unearned premiums.....	7,862,926 70
Taxes due or accrued.....	225,000 00
Special reserve fund.....	300,000 00
Salaries, rents, expenses, bills, accounts, fees, &c., due and accrued.	50,000 00
All other liabilities.....	61,245 44

Total liabilities, not including capital stock.....	\$ 9,085,468 17
Capital stock paid up in cash.....	2,000,000 00
Surplus over all liabilities, including capital stock.....	3,897,204 74

Total liabilities.....\$14,982,672 91

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$1,236,658,365 00
Premiums thereon.....	12,222,388 47
Amount of policies terminated during the year.....	1,030,220,274 00
Premiums thereon.....	11,191,773 51
Net amount in force at December 31, 1912.....	1,449,440,135 00
Premiums thereon.....	15,340,914 19

## NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—E. E. COLE. | Secretary—W. F. BRAUN.  
Principal Office—Pittsburgh, Pa., U.S.A.

Head Office in Canada—Toronto. Chief Agent in Canada—H. J. RICHMOND.

(Incorporated, February 14, 1901. Dominion license issued August 12, 1911.)

## CAPITAL.

Amount of joint capital authorized, subscribed for and paid up in cash..... \$1,000,000 00

## ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz:—

	Par value.	Market value.
City of Calgary Pub. School debts., 1935, 4½ p.c.....	\$ 10,000 00	\$ 9,800 00
City of St. Henri (Montreal) debts., 1937, 4 p.c.....	7,000 00	6,860 00
City of Montreal Prot. School debts., 1939, 4 p.c.....	13,000 00	12,740 00
City of Toronto, debts., 1920, 4 p.c.....	24,333 33	23,846 66
City of St. Boniface, debts., 1917, 5 p.c.....	10,000 00	10,200 00
Total par and market values.....	\$ 64,333 33	\$ 63,446 66

Carried out at market value.....	\$	63,446 66
Interest accrued (fire) \$1,130.83; (tornado) \$248.61.....		1,379 44
Agents' balances and premiums outstanding (fire) \$14,569.39; (tornado) \$112.50.....		14,681 89
Total assets in Canada.....	\$	79,507 99

## LIABILITIES IN CANADA.

Net amount of losses, unadjusted (fire).....	\$	3,471 50
Reserve of unearned premiums, (fire) \$96,907.54; (tornado) \$1,429.81; total \$98,337.35; carried out at 80 per cent.....		78,669 88
Taxes due or accrued (fire) \$1,849.35; (tornado) \$19.32.....		1,868 67
Total liabilities in Canada.....	\$	84,010 05

NATIONAL UNION FIRE—*Continued.*

## INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums.....	\$ 203,636 84
Deduct return premiums.....	47,038 36
Net cash received for said premiums.....	<u>\$ 156,598 48</u>
<i>Tornado Risks.</i>	
Gross cash received for premiums.....	\$ 1,651 47
Deduct return premiums.....	85 70
Net cash received for said premiums.....	<u>\$ 1,565 77</u>
Total net cash received for premiums.....	\$ 158,164 25
Received for interest on investments (fire) \$2,223.32; (tornado) \$500.....	<u>2,723 32</u>
Total income in Canada.....	<u><u>\$ 160,887 57</u></u>

## EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years.....	\$ 6,019 86
Amount paid for fire losses occurring during the year.....	89,758 01
Amount paid for tornado losses occurring during the year.....	<u>80 00</u>
Total net amount paid for all losses.....	\$ 95,857 87
Paid for commission or brokerage (fire) \$32,652.53; (tornado) \$340.95.....	32,993 48
Paid for salaries of officials, (fire) \$3,700.00; travelling expenses, (fire) \$3,482.90.....	7,182 90
Paid for taxes (fire).....	1,148 81
Miscellaneous payments: (fire)—Fire departments, patrol and salvage corps assessments, \$339.20; postage, telegrams, telephones and express \$736.10; printing and stationery, \$1,909.39; boards, tariff associations, &c., \$508.80; maps and plans, \$3,279.08.....	<u>6,772 57</u>
Total expenditure in Canada.....	<u><u>\$ 143,955 63</u></u>

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>		Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$	5,277,604	\$ 76,682 89
Taken during the year, new and renewed.....		15,556 036	209,608 82
Total.....	\$	20,833,700	\$ 286,291 71
Deduct terminated.....		7,772,808	109,391 70
Gross and net in force at December 31, 1912.....	\$	13,060,892	\$ 176,900 01
<i>Tornado Risks.</i>		Amount.	Premiums thereon.
Taken during the year, new and renewed.....	\$	373,225	\$ 1,801 47
Deduct terminated.....		19,000	85 70
Gross and net in force at December 31, 1912.....	\$	354,225	\$ 1,715 77



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NATIONAL UNION FIRE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for premiums.....	\$ 2,302,953 15
Interest and dividends.....	154,500 41
Rents.....	400 00
Agents' balances charged off.....	489 76
Gross profit on sale or maturity of ledger assets.....	4,531 19
Total income.....	<u>\$ 2,462,874 51</u>

## EXPENDITURE.

Net amount paid for losses.....	\$ 1,121,888 47
Expenses of adjustment and settlement of losses.....	32,848 85
Paid stockholders for interest or dividends.....	90,000 00
Commission or brokerage.....	406,891 17
Allowances to local agencies for miscellaneous agency expenses. . .	11,064 48
Salaries, \$79,567.39; and expenses, \$54,026.74; of special and general agents.....	133,594 13
Salaries, fees and all other charge of officers, directors, trustees and home office employees.....	114,724 62
Rents.....	13,073 44
Underwriters' boards and tariff associations.....	25,178 32
Fire department, patrol and salvage corps assessments, fees and taxes.....	8,392 77
Inspections and surveys.....	4,196 39
Taxes on real estate.....	55 94
State taxes on premiums, insurance department licenses and fees.	77,598 89
All other licenses, fees and taxes.....	12,527 27
Agents' balances charged off.....	3,981 38
Decrease in liabilities during the year on account of reinsurance treaties.....	29,561 65
Gross loss on sale or maturity of ledger assets.....	56 25
All other expenditure.....	55,416 28
Total expenditure.....	<u>\$ 2,141,050 30</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 7,965 66
Mortgage on loans real estate, first liens.....	623,700 00
Loans secured by pledge of bonds, stocks or other marketable col- lateral.....	115,000 00
Book value of bonds and stocks.....	2,501,473 29
Cash on hand and in banks.....	213,383 89
Agents' balances and bills receivable.....	746,198 00
Total ledger assets.....	<u>\$ 4,207,720 84</u>

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NATIONAL UNION FIRE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 45,356 96
Market value of stocks and bonds over book value.....	5,955 04
Gross assets.....	\$ 4,259,032 84
Deduct assets not admitted.....	45,305 25
Total admitted assets.....	<u>\$ 4,213,727 59</u>

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 183,916 94
Unearned premiums.....	2,346,994 28
Salaries, rents, expenses, bills, accounts, &c., to cover any possible contingency.....	500 00
Taxes due or accrued.....	60,000 00
All other liabilities (fund held under reinsurance treaty).....	77,089 21
Total amount of all liabilities (except capital stock)....	\$ 2,668,500 43
Capital actually paid up in cash.....	1,000,000 00
Surplus.....	545,227 16
Total liabilities.....	<u>\$ 4,213,727 59</u>

## RISKS AND PREMIUMS.

*Fire Risks.*

Amount of policies written or renewed during the year.....	\$ 344,281,970 00
Premiums thereon.....	4,169,209 14
Amount terminated during the year.....	279,013,512 00
Premiums thereon.....	3,396,137 58
Net amount in force at December 31, 1912.....	354,655,047 00
Premiums thereon.....	<u>4,274,245 66</u>

SESSIONAL PAPER No. 8

## NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HAROLD HERRICK. | Secretary—GEO. W. DEWEY.

Principal Office—New York, N. Y.

Head Office in Canada—Winnipeg. | Chief Agent in Canada—  
CHAS. H. ENDERTON.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and  
paid up in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Winnipeg, S D., 1943, 4 per cent.....\$	10,000 00	\$ 9,600 00
New York State Highway Imp., 1902, 4 p. c.....	50,000 00	50,500 00
Total par and market values.....\$	60,000 00	\$ 60,100 00
Carried out at market value.....\$		60,100 00
Agents' balances and premiums uncollected.....		2,886 84
Total assets in Canada.....\$		62,986 84

## LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid (fire).....\$	9,366 21
Reserve of unearned premiums, fire \$60,064 10. Carried out at 80 per cent.....	48,051 28
Taxes due and accrued.....	1,200 00
Return premiums due, \$2,462.04; reinsurance premiums due, \$163.44.....	2,625 48
Total liabilities in Canada.....\$	61,242 97

## INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums.....\$	111,738 59
Deduct reinsurance, \$18,766.70; return premiums, \$16,151.00.....	34,917 70
Net cash received for said premiums.....\$	76,820 89
Received for interest on investments.....	1,400 00
Total income in Canada.....\$	78,220 89

NIAGARA FIRE—*Continued.*

## EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Amount paid for losses occurring in previous years.....	\$ 2,027 43
Amount paid for losses occurring during the year.....	\$ 34,476 69
Deduct reinsurances.....	2,122 90
Net amount paid for said losses.....	\$ 32,353 79
Total net amount paid for fire losses.....	\$ 34,381 22
Commission or brokerage.....	4,913 70
Taxes.....	399 50
Miscellaneous payments, viz.:—Maps and plans, \$224.90; postage, telegrams, telephones and expenses, \$76.82; printing and stationery, \$264; travelling expenses, \$108.35; Ins. Dept. fees, \$73.50.....	747 57
Total expenditure in Canada.....	\$ 40,441 99

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premium thereon.
Gross policies in force at date of last statement.....	\$ 1,226 116	\$ 21,841 07
Taken during the year—new and renewed .....	6,268,199	105,048 40
Total.....	\$ 7,494,315	\$ 126,889 47
Deduct terminated.....	760,614	15,897 28
Gross and net in force at December 31, 1912.....	\$ 6,733,701	\$ 110,992 19

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 582,000 00
Book value of bonds and stocks.....	5,071,333 39
Cash on hand, in banks and trust companies.....	485,200 40
Agents' balances.....	570,375 51
Total ledger assets.....	\$ 6,708,909 30

## NON-LEDGER ASSETS

Interest accrued.....	30,175 93
Market value of bonds and stocks over book value.....	249,496 61
Gross assets.....	\$ 6,988,581 84
Deduct assets not admitted.....	7,192 68
Total admitted assets.....	\$ 6,981,389 16

SESSIONAL PAPER No. 8

NIAGARA FIRE—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
*Continued.*

## LIABILITIES.

Net amount of unpaid losses.....	\$ 241,190 27
Total amount of unearned premiums.....	2,969,429 70
Salaries, rents, expenses, bills, accounts, fees, &c., due and accrued	10,770 60
Taxes due and accrued (estimated).....	50,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	3,000 00
Reinsurance premiums, due.....	42,606 28
Total liabilities, except capital stock.....	\$ 3,316,996 85
Capital stock actually paid up in cash.....	1,000,000 00
Surplus over liabilities and capital stock.....	2,664,392 31
Total liabilities.....	\$ 6,981 389 16

## INCOME.

Net cash received for premiums, other than perpetual.....	\$ 3,174,563 96
Received for interest and dividends.....	260,758 31
Agents' balances previously charged off.....	1,168 45
Gross profit on sale or maturity of stocks.....	35,686 39
Total income.....	\$ 3,472,177 11

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,691,311 00
Expenses of adjustment and settlement of losses.....	40,733 08
Dividends paid stockholders.....	250,000 00
Commissions or brokerage.....	596,102 45
Salaries, \$66,195.89, and expenses \$57,402.88 of special and general agents.....	123,598 77
Salaries, fees and other charges of officers, directors, trustees and home office employees.....	200,742 97
Rents.....	40,180 09
Underwriters' boards and Tariff associations.....	31,567 54
Fire Department fire patrol and salvage corps, assessments, fees, taxes and expenses.....	12,795 65
Inspections and surveys.....	18,443 11
State taxes on premiums, Insurance department fees and licenses.....	95,195 22
All other licenses, fees and taxes.....	11,289 07
Agents' balances charged off.....	413 01
All other expenditure.....	102,670 94
Total expenditure.....	\$ 3,215,042 90

NIAGARA FIRE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$432,474,000 00
Premiums thereon.....	4,704,531 67
Amount of policies terminated.....	399,741,860 00
Premiums thereon.....	4,432,849 45
Net amount in force at end of year.....	563,924,942 00
Premiums thereon.....	5,725,386 08
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## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—CHARLES J. CARTER SCOTT | Manager—OWEN D. JONES.

Manager in Canada—RANDALL DAVIDSON.

Principal Office—Edinburgh. | Head Office in Canada—Montreal.

(Established, 1809. Commenced business in Canada, 1862.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$29,200,000 00
Amount subscribed for.....	21,900,000 00
Amount paid up in cash.....	11,862,500 00

## ASSETS IN CANADA.

Real estate held by company, viz.:—

Five-story building, situated N.W. corner St. Francois Xavier and Hospital streets, Montreal, occupied by the company and tenants as offices.....	\$ 155,000 00
Four-story building, 26 Wellington street E., Toronto, occupied by the company and tenants as offices.....	34,000 00

Total real estate, market value.....\$ 189,000 00

\*Loans secured by bonds or mortgages constituting a first lien upon real estate.....4,063,866 79

Amount of loans secured by debentures of the London and Canadian Loan and Agency Company.....87,600 00

Loans on life policies.....54,849 11

Stocks and bonds, viz.:—

<i>Deposited with Receiver General—</i>	Par value.	Market value.
City of Brantford bonds, 1934, 4 p.c.....	\$ 50,000 00	\$ 47,375 00
City of Belleville bonds, 1934, 4½ p.c.....	50,000 00	48,250 00
Cote St. Antoine bonds, 1932, 4, p.c.....	100,000 00	95,000 00
Town of Goderich bonds, 1927, 5 p.c.....	54,000 00	54,810 00
City of Halifax bonds, 1918, 4½ p.c.....	44,000 00	44,220 00
City of London bonds, 1913, 5 p.c.....	48,666 67	48,666 67
City of London bonds, 1921, 4 p.c.....	25,000 00	24,375 00
Town of Longueuil bonds, 1934, 4½ p.c.....	25,000 00	24,187 50
Montreal Harbour bonds, 1913, 5 p.c.....	14,000 00	14,000 00
Montreal Harbour bonds, 1917, 4 p.c.....	52,000 00	51,220 00
City of Nelson, B.C., bonds, 1921, 5 p.c.....	25,000 00	24,781 25
Province of New Brunswick bonds, 1914, 4½ p.c....	25,000 00	25,093 75
City of Three Rivers bonds, 1931, 4 p.c.....	43,000 00	39,278 51
City of Victoria, B.C., bonds, 1917, 5 p.c.....	126,000 00	129,150 00
Town of Welland bonds, 1918, 5 p.c.....	32,000 00	32,360 00
City of Calgary bonds, 1924, 5 p.c.....	24,000 00	25,020 00
City of Lethbridge bonds, 1939, 4½ p.c.....	25,000 00	23,120 00
Montreal Harbour bonds, 1917, 4 p.c.....	8,000 00	7,880 00
City of Nelson bonds, 1917, 5 p.c.....	26,000 00	25,870 00

\*The Company holds also \$22,500 in Canadian mortgages at the Head Office in Edinburgh.

## NORTH BRITISH AND MERCANTILE—Continued.

## ASSETS IN CANADA—Continued.

## Stocks and bonds—Continued.

<i>Deposited with Receiver General—Concluded.</i>		Par value.	Market value.
Town of Owen Sound bonds, 1920, 4½ p.c.....	\$	95,000 00	\$ 94,287 50
City of St. Catharines bonds, 1925, 4½ p.c.....		15,000 00	14,831 25
Town of St. Henri bonds, 1915, 4 p.c.....		100,000 00	99,500 00
Town of St. Henri bonds, 1918-1919, 4½ p.c.....		100,000 00	99,500 00
Toronto General Consolidated Loan debentures, 1929, 3½ p.c.....		121,666 67	137,062 80
District So. Vancouver debts., 1959, 5 p.c.....		25,000 00	26,156 25
Total deposited with Receiver General.....	\$	1,253,333 34	\$ 1,225,995 48
<i>Other investments entirely in the control of the Company:—</i>			
Town of Acton bonds, 1917-1922, 4½ p.c.....	\$	17,000 00	\$ 16,830 00
City of Halifax permanent stock, 5 p.c.....		15,000 00	17,143 50
City of London bonds, 1914, 4 p.c.....		20,000 00	19,900 00
Bell Telephone Co. bonds, 1925, 5 p.c.....		50,000 00	50,000 00
Town of Brockville, Waterworks bonds, 1924, 4½ p.c.....		16,000 00	15,480 00
Town of Brockville Local Improvement bonds, 1915, 4½ p.c.....		8,021 95	7,991 86
Canada Permanent Mortgage Corporation bonds 1916, 4½ p.c.....		25,000 00	24,812 50
Town of Cornwall bonds, 1921, 4½ p.c.....		14,068 07	13,997 72
City of Edmonton bonds, 1927, 4½ p.c.....		23,944 04	23,994 04
Village of Kingsville bonds, 1923, 5 p.c.....		10,050 42	10,579 07
Town of Kincardine bonds, 1916, 4½ p.c.....		3,051 70	3,028 81
Lachine Dissident School debentures, 1915, 4½ p.c.....		2,113 29	2,108 00
Town of Leamington bonds, 1915, 5 p.c.....		1,091 60	1,097 06
Town of Maisonneuve bonds, 1946, 4½ p.c.....		20,000 00	20,000 00
Town of Maisonneuve bonds, 1915, 5 p.c.....		5,000 00	4,250 00
Montreal Board of Trade, 1922, 5 p.c.....		58,000 00	56,840 00
Montreal Protestant School bonds, 1923, 1924, 4 p.c.....		55,000 00	54,450 00
Montreal R. C. School bonds, 1918, 4 p.c.....			
Montreal Light, Heat & Power Co., Lachine bonds, 1933, 5 p.c.....		25,000 00	25,500 00
City of New Westminster bonds, 1939, 5 p.c.....		62,700 00	62,700 00
Prince Edward Island bonds, 1916, 4 p.c.....		25,000 00	24,812 50
City of Quebec R.C. School Commissioners, 1948, 4½ p.c.....		50,000 00	50,000 00
Township of Richmond, B.C., bonds, 1941, 5 p.c.....		40,000 00	40,000 00
Town of Collingwood bonds, 1925-1936, 4½ p.c.....		21,213 72	20,975 07
Town of Salaberry of Valleyfield, P.Q., bonds, 1925, 4 p.c.....		33,000 00	31,102 50
Stc. Cunegonde of Montreal City & Water Power Co., bonds, 1915, 5 p.c.....		75,000 00	76,312 50
St. James Cathedral debenture, 1914, 4½ p.c.....		45,107 26	44,994 49
Town of Trenton bonds, 1930, 5 p.c.....		30,000 00	30,862 50
Toronto Railway Co., bonds, 1921, 4½ p.c.....		24,000 00	23,760 00
Town of Woodstock bonds, 1914, 6 p.c.....		25,000 00	25,718 75
Town of Wallaceburg bonds, 1926, 4½ p.c.....		10,041 52	9,890 90
West Toronto Junction bonds, 1943, 2½ p.c.....		31,300 00	29,109 00
Winnipeg Electric Street Railway bonds, 1927, 5 p.c.....		50,000 00	51,000 00
Norfolk & Western Pochantas Joint bonds, 1941, 4 p.c.....		25,000 00	22,750 00
St. Louis Iron Mountain & Southern Railway Co., bonds, 1929, 4 p.c.....		25,000 00	20,375 00
Wabash R R Co. Second Mortgage, bonds 1939, 5 p.c.....		25,000 00	24,625 00
Town of Lindsay bonds, 1926, 4½ p.c.....		69,000 00	65,550 00
Toronto Mortgage bonds, 1913, 4 p.c.....		50,000 00	50,000 00
Total.....	\$	1,084,703 57	\$ 1,072,540 77
Carried out at market value.....			\$ 2,298,536 25
Cash in banks, viz.:—			
Bank of Montreal, Montreal.....	\$	360,047 69	
Bank of Montreal, Winnipeg.....		1,532 62	
Total cash in banks.....			361,580 31
Interest due, \$1,600; accrued, \$96,007.31.....			97,607 31



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NORTH BRITISH AND MERCANTILE—*Continued.*ASSETS IN CANADA—*Concluded.*

Rents due, \$870.78; accrued, \$1,671.....	\$	2,541 78
Balance due by agents, life.....		1,887 47
Agents' balances and premiums uncollected, fire, (\$1,682.64 was on business prior to Oct. 1, 1912).....		116,773 07
Office furniture and supplies in Montreal, Toronto, St. John, N.B.		15,000 00
Total assets in Canada.....	\$	<u>7,311,742 09</u>

## LIABILITIES IN CANADA.

Total net amount of unsettled claims for losses.....	\$	34,291 00
Reserve of unearned premiums, \$716,875.49; carried out at 80 p. c.		573,500 39
Liability under the life branch.....		399,056 70
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....		8,819 98
Reinsurance due.....		1,131 29
Taxes due and accrued.....		12,349 76
Total liabilities in Canada.....	\$	<u>1,029,149 12</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	1,079,360 06
Deduct reinsurance \$21,453.84; and return premiums, \$117,031.63.....		138,485 47
Net cash received for premiums.....	\$	940,874 59
Received for interest on investments.....		299,078 42
Rents.....		7,374 07
Bank deposit account.....		4,420 58
Total income in Canada.....	\$	<u>1,251,747 66</u>

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	29,225 42
Deduct reinsurances.....		154 37
Net amount paid for said losses.....	\$	29,070 85
Amount paid for losses occurring during the year.....	\$	448,788 31
Deduct savings, salvage and reinsurances.....		18,639 07
Net amount paid for losses.....	\$	430,149 24
Total net amount paid for losses.....	\$	459,220 09
Commission or brokerage.....		170,192 79
Salaries, \$38,246.90; office allowances, \$2,981.80; directors' fees, \$1,946.66; auditor's fees, \$620; travelling expenses, \$6,563.39; retiring allowance, \$2,166.67.....		52,525 42
Taxes.....		13,260 66

NORTH BRITISH AND MERCANTILE—*Concluded.*EXPENDITURE IN CANADA—*Continued.*

All other expenses, viz.:—Advertising, \$3,060.26; furniture, fixtures and office supplies, \$1,559.38; Underwriters' Association, \$7,745.58; inspections and surveys, \$7,022.26; insurance superintendence, \$515.84; postage, express and telegrams, \$5,245.16; maps and plans, \$3,577.41; miscellaneous, \$1,038.57; rents, \$7,684.50; legal fees, \$464.23; investment expenses, \$820.73; lighting, \$559.85; printing and stationery, \$6,895.79; total, \$46,189.56; less proportion of expenses chargeable to life branch, \$1,500. ....		\$	44,689 56
Total expenditure in Canada. ....		\$	<u>739,888 52</u>

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement. ....	49,343	\$ 104,329,625	\$ 1,287,673 03
Taken during the year—new and renewed. ....	33,303	93,203,517	1,105,453 94
Total. ....	82,651	\$ 197,533,142	\$ 2,393,132 02
Deduct terminated. ....	39,201	80,546,292	972,413 16
Gross in force at end of year. ....	52,390	\$ 116,986,850	\$ 1,420,713 86
Deduct reinsured. ....		3,446,956	31,694 25
Net amount in force at December 31, 1912. .	52,390	\$ 113,539,894	\$ 1,389,019 61

(For General Business Statement, see Appendix.)

## THE NORTH EMPIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—D. H. McDONALD. | Secretary—E. HOLROYDE.  
Principal Office — Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII., chap. 136; amended in 1913 by 3-4 George V., chap. 161. Dominion license issued August 12, 1909.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	681,900 00
Amount paid up in cash.....	196,687 85

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate.....\$ 108,176 90

Bonds and debentures owned by the company:—

<i>Municipal Bonds.</i>	Par value.	Book value.
City of Winnipeg, Hospital bonds, 1936, 4 per cent. \$	943 73	\$ 943 73
Village Balcarres bonds, 1912-15 6 per cent.....	294 65	300 00
South Vancouver bonds, 1959, 4½ per cent.....	45,000 00	45,000 00
<i>School District Debentures.</i>		
Clear Creek, 1913-19, 6 per cent.....	700 00	700 00
Prudential, 1913-19, 6 per cent.....	1,750 00	1,750 00
Kelliher, 1913-19, 7 per cent.....	1,190 00	1,190 00
Poplar Hill, 1913-19, 6 per cent.....	700 00	700 00
Heavyland, 1913-16, 6 per cent.....	400 00	400 00
Ormiston, 1913-15, 6 per cent.....	225 00	225 00
Wheatwyn, 1913-13, 6 per cent.....	262 50	262 50
Tiferas Israel, 1913-16, 6 per cent.....	500 00	500 00
Herzel, 1913-17, 6 per cent.....	500 00	500 00
Loon Creek, 1913-15, 6 per cent.....	200 00	200 00
Herzel 1913-17, 8 per cent.....	120 00	120 00
Knaption, 1913-19, 6 per cent.....	840 00	840 00
Brockton, 1913-19, 7 per cent.....	1,040 00	1,040 00
Sunny View, 1913-19, 5½ per cent.....	960 00	960 00
Riversdale, 1913-19, 5½ per cent.....	805 00	805 00
Sudom, 1913-19, 5½ per cent.....	1,170 00	1,170 00
Daysville, 1913-19, 6 per cent.....	800 00	800 00
Kingsland, 1913-19, 5½ per cent.....	1,400 00	1,400 00
McConnell, 1913-19, 5½ per cent.....	840 00	840 00
Round Valley, 1913-19, 5½ per cent.....	1,440 00	1,440 00
Lamoyle, 1913-19, 6 per cent.....	680 00	680 00
Warman, 1913-19, 6 per cent.....	700 00	700 00
Berrywater, 1913-19, 5½ per cent.....	1,260 00	1,260 00
Buffalo View, 1913-19, 5 per cent.....	840 00	840 00
*Total par and book values.....	\$ 65,560 88	\$ 65,566 23

\*\$63,533.01 in deposit with the Receiver General.

## THE NORTH EMPIRE FIRE—Continued.

## ASSETS—Continued.

Carried out at book value.....	\$	65,566	23
3,606 shares Canada West Fire Insurance Co., par book and market value.....		54,090	00
Cash in Imperial Bank.....		18,862	19
Underwriters' deposit.....		100	00
Total ledger assets.....	\$	246,795	32

## OTHER ASSETS.

Interest due, \$1,823.06; accrued, \$2,850.20.....	\$	4,673	26
Agents' balances (\$1,315.82 on business prior to Oct. 1, 1912)....		26,118	99
Plans, \$2,804; furniture and fixtures, \$773.....		3,577	00
Total assets.....	\$	281,164	57

## LIABILITIES.

Net amount of losses, adjusted and unpaid.....	\$	2,934	31
Net amount of losses, unadjusted.....		824	00
Total amount of unsettled losses.....	\$	3,758	31
Reserve of unearned premiums, Canada, \$62,767.93; other countries, \$860.20; total, \$63,628.13; carried out at 80 per cent.....		50,902	50
Taxes due and accrued.....		1,416	91
Reinsurance premiums held in reserve, \$12,922.91; account payable, \$753.43.....		13,676	34
Dividends declared and unpaid.....		9,487	80
Total liabilities.....	\$	79,241	86
Excess of assets over liabilities.....	\$	201,922	71
Capital stock paid up in cash.....		196,687	85
Surplus over liabilities and capital.....	\$	5,234	86

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 153,876 97	\$ 1,698 80
Deduct reinsurance, \$43,915.19; and return premiums, \$28,476.32.....	72,391 51	
Net cash received for said premiums.....	\$ 81,485 46	\$ 1,698 80
Net cash received for premiums in all countries.....		\$ 83,184 26
Received for interest on investments.....		8,725 36
Total.....		\$ 91,909 62
Received for calls on capital.....		20,750 00
Received for increased capital.....		58,774 90
Total income.....		\$ 171,434 52

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THE NORTH EMPIRE FIRE—*Concluded.*

## EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$	576 92	
Amount paid for losses occurring during the year.....	\$	38,007 04	
Deduct reinsurance.....		11,881 13	
Net amount paid during the year for said losses.....	\$	26,125 91	
Total net amount paid for losses.....	\$		26,702 83
Commission or brokerage.....			14,639 65
Paid for salaries: home office officials, \$7,139.81; auditors' fees, \$200; travelling expenses, \$260.20.....			7,600 01
Taxes.....			14,452 22
Dividends paid during the year.....			26,591 30
Miscellaneous expenditure, viz.:—Maps and plans, \$1,165.33; postage, express, telegrams and telephones, \$1,349.22; office expenses, \$43.62; printing and stationery, \$1,370.74; investment expenses, \$1,240.48; underwriters' charges, \$430.99; rents, \$600; furniture and fixtures, \$464; advertising, \$308.05; legal expenses, \$15. Total, \$6,987.43; less management expenses from Canada West Fire, \$4,000.....			2,987 43
Total expenditure.....	\$		79,973 44

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$	141,657 90
Amount of cash income as above.....		171,434 52
Total.....	\$	313,092 42
Amount of expenditure.....		79,973 44
Balance, net ledger assets, at December 31, 1912, (\$246,795.32, less \$13,676.34, ledger liabilities).....	\$	233,118 98

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT:—

Amount of reinsurance premiums in unlicensed companies.....	\$	37,743 28
Amount of commission thereon, 25 p. c.....		9,435 82
Amount of losses recovered from said companies.....		10,131 25
Amount of losses due and recoverable from such companies.....	\$	1,629 61
Amount of reinsurance premiums payable to such companies.....		13,988 82
Amount of cash or other securities held for recovery of losses....		12,922 91

## THE NORTH EMPIRE FIRE—Concluded.

## RISKS AND PREMIUMS.

	No.	IN CANADA.			No.	IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
		Amount.	Premiums.			Amount.	Premiums.		Amount.	Premiums.	
			\$	\$ c.			\$	\$ c.		\$	\$ c.
Gross policies in force at date of last statement.	4,962	5,801,028	126,355 01					5,801,028	126,355 01		
Taken during the year, new and renewed.....	6,118	8,732,239	171,496 96	117	142,600	1,720 40		8,874,839	173,217 36		
Total.....	11,080	14,533,267	297,851 97	117	142,600	1,720 40		14,675,867	299,572 37		
Deduct terminated.....	4,768	6,566,330	137,065 15					6,566,330	137,065 15		
Gross in force at end of year.....	6,312	7,966,937	160,786 82	117	142,600	1,720 40		8,109,537	162,507 22		
Deduct reinsured.....		2,098,302	45,319 28					2,098,302	45,319 28		
Net in force at December 31, 1912.....	6,312	5,868,635	115,467 54	117	142,600	1,720 40		6,011,235	117,187 94		

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## THE NORTHWEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—G. R. CROWE.  
 Vice-President—D. E. SPRAGUE.

General Manager—T. L. MORRISSEY.  
 Deputy Manager—THOS. BRUCE.

Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, Statutes of Manitoba, 1904. Incorporated by an Act of the Parliament of Canada, 9-10 Edward VII., chap. 32. Dominion license issued February 6, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	500,000 00
Amount subscribed for.....		250,000 00
Amount paid up in cash.....		100,000 00

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Mortgage loans on real estate.....	\$	76,350 00
Bonds on deposit with Receiver General, viz.:—		

	Par value.	Book value.
City of St. Boniface, 1940, 5 per cent.....	\$ 38,815 09	\$ 42,036 70
City of Quebec, 1914, 5 per cent.....	15,000 00	15,102 41
Total par and book values.....	\$ 53,815 09	\$ 57,139 11

Carried out at book value.....	57,139 11
Cash at head office.....	2,934 50

Cash in Banks, viz.:—

Royal Bank of Canada, current account.....	\$ 10,994 33
Royal Bank of Canada, savings account.....	66,483 87

Total cash in banks.....	77,478 20
Sinking fund, St. Boniface debts.....	76 83

Total ledger assets.....	\$ 213,978 64
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## OTHER ASSETS.

Interest due \$409.16; and accrued \$2,105.68.....	2,514 84
Agents' balances and premiums uncollected (\$938.94 on business prior to October 1, 1912).....	11,978 00

Total assets.....	\$ 228,471 48
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THE NORTHWEST FIRE—*Continued.*

## LIABILITIES.

Net amount of losses, unadjusted.....	\$	1,360 00
Net amount of losses, resisted in suit (accrued in previous years).....		1,325 00
Total net amount of unsettled claims for losses.....	\$	2,685 00
Reserve of unearned premiums, \$66,587.85; carried out at 80 p.c..		53,270 28
Taxes due and accrued.....		803 14
Suspense account.....		2 50
Total liabilities.....	\$	56,760 92
Excess of assets over liabilities.....	\$	171,710 56
Capital stock paid up in cash.....		100,000 00
Surplus over liabilities and capital.....	\$	71,710 56

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 121,333 73	\$ 619 57
Deduct reinsurance, \$24,514.16; return premiums, \$12,711.34.....	37,183 53	41 97
Net cash received for premiums.....	\$ 84,150 20	\$ 577 60
Net cash received for premiums in all countries.....		\$ 84,727 80
Received for interest on investments.....		7,160 50
Total.....		\$ 91,888 30
Received for increased capital.....		66,040 00
Total income.....		\$ 157,928 30

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 4,308 65	
Deduct reinsurances.....	99 08	
Net amount paid for said losses.....	\$ 4,209 57	
Amount paid for losses occurring during the year.....	\$ 48,731 81	\$ 6 29
Deduct reinsurances.....	7,070 79	
Net amount paid for said losses.....	\$ 41,661 02	\$ 6 29
Totals.....	\$ 45,870 59	\$ 6 29
Total net amount paid for losses.....		\$ 45,876 88
Dividends paid to shareholders.....		16,040 00
Commission or brokerage.....		17,019 53
Salaries: Head Office officials, \$9,512.77; directors' fees, \$460; auditors' fees, \$120; travelling expenses, \$1,358.77.....		11,451 54
Taxes.....		2,008 03
Miscellaneous payments, viz.:—Advertising, \$389.42; furniture and fixtures, \$250; legal fees, \$171.05; maps and plans, \$957.30; postage, telegrams, telephones and express, \$651.30; printing and stationery, \$2,849.54; rents, \$1,602.95; Board fees, \$405.95; light, exchange and miscellaneous, \$273.73; net balances written off, \$59.94.....		7,611 18
Total expenditure.....		\$ 100,007 16



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THE NORTHWEST FIRE—*Concluded.*

## SYNOPSIS OF LEDGER ASSETS.

Amount of net ledger assets, as at December, 31, 1911.....	\$	156,055 00
Amount of cash income.....		157,928 30
Total.....	\$	313,983 30
Amount of expenditure.....		100,007 16
Balance, net ledger assets, December 31, 1912 (\$213,978.64, less outstanding cheques, \$2.50).....	\$	213,976 14

STATEMENT of Reinsurance of Canadian Business in Companies not licensed under the Insurance Act:—

Amount of reinsurance premiums in unlicensed companies.....	\$	180 91
Amount of commission thereon.....		31 18

## RISKS AND PREMIUMS.

	IN CANADA			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	6,791	8,194,363	133,756 22				6,791	8,194,363	133,756 22
Taken during the year—new.....	5,181	8,419,103	119,951 21	32	46,650	619 57	5,213	8,465,753	120,570 78
Taken during the year—renewed....	370	311,717	6,891 25				370	311,717	6,891 25
Total.....	12,342	16,925,183	260,598 68	32	46,650	619 57	12,374	16,971,833	261,218 25
Deduct terminated.....	4,722	6,623,604	106,584 95		4,500	41 97	4,722	6,628,104	106,626 92
Gross in force at end of year.....	7,620	10,301,579	154,013 73	32	42,150	577 60	7,652	10,343,729	154,591 33
Deduct reinsured....		1,719,375	27,147 65					1,719,375	27,147 65
Net in force at Dec. 31, 1912.....	7,620	8,582,204	126,866 08	32	42,150	577 60	7,652	8,624,354	127,443 68

# THE NORTHERN ASSURANCE COMPANY, (LIMITED.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—SIR THOMAS BURNETT, | General Manager—H. E. WILSON.  
BART.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | Manager for Canada—ROBERT W. TYRE.

(Established, June 2, 1836. Commenced business in Canada, 1867.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 3,000,000 00	\$14,600,000 00
Amount paid in cash.....	300,000 00	1,460,000 00

## ASSETS IN CANADA.

Bonds in deposit with Receiver General:—

	Par value.	Market value.
City of Toronto debentures, 1919, 5 p.c.....	\$ 34,553 33	\$ 35,244 40
City of Toronto bonds, 1929, 3½ p.c.....	146,000 00	129,940 00
British Consolidated stock, 1923, 2½ p.c.....	36,500 00	27,420 63
City of Winnipeg debentures, 1941, 3½ p.c.....	30,000 00	26,700 00
City of Winnipeg bonds, 1925, 4 p.c.....	25,000 00	24,000 00
Canada stock, 1930-50, 3½ p.c.....	65,213 33	61,952 66
Grand Trunk Pacific Railway 1st mortgage bonds, guaranteed by Government of Canada, 1962, 3 p.c.....	170,333 33	132,860 00
Total par and market values.....	\$ 507,599 99	\$ 438,117 69

Carried out at market value.....	\$ 438,117 69
Cash in hand: Montreal, \$8,196.63; Winnipeg, \$437.32.....	8,633 95
Advances to Inspectors (travelling expenses).....	276 03

Cash in banks, viz.:—

Bank of Montreal, Montreal.....	\$ 2,448 49
“ British North America, Montreal.....	4,681 32
“ Union Bank of Canada, Montreal.....	5,605 47
“ “ “ Winnipeg.....	20,484 62
Bank of British North America, Victoria.....	989 49

Total cash in banks.....	34,209 39
Agents' balances and premiums outstanding (\$2,431.79 was on business prior to Oct. 1, 1912).....	47,038 87
Office furniture and plans.....	9,000 00
Due from reinsuring companies.....	5,459 12

Total assets in Canada.....	\$ 542,735 05
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SESSIONAL PAPER No. 8

THE NORTHERN—*Continued.*

## LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$	16,824	50
“ “ “ unadjusted.....		11,597	25
<hr/>			
Total net amount of unsettled losses.....	\$	28,421	75
Reserve of unearned premiums \$466,026.07; carried out at 80 p.c..		372,820	86
Taxes due and accrued.....		6,029	70
<hr/>			
Total liabilities in Canada.....	\$	407,272	31
<hr/>			

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	715,237	78
Deduct reinsurance, \$7,820.57; and return premiums, \$70,437.66.....		78,258	23
<hr/>			
Net cash received for premiums.....	\$	636,979	55
Interest on government deposit paid direct to Head Office.....		17,192	63
Interest on bank deposits.....		483	83
<hr/>			
Total income in Canada.....	\$	654,656	01
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## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	26,532	37
Deduct savings and salvage.....		3,683	47
<hr/>			
Net amount paid for said losses.....	\$	22,848	90
<hr/>			
Amount paid for losses occurring during the year.....	\$	286,618	14
Deduct reinsurances.....		92	27
<hr/>			
Net amount paid for said losses.....	\$	286,525	87
<hr/>			
Total net amount paid for losses.....	\$	309,374	77
Commission or brokerage.....		120,141	51
Salaries, \$31,612.60; auditors' fees, \$412.50; travelling expenses, \$4,812.34.....		36,837	44
Taxes.....		9,196	39
Miscellaneous payments, viz.:— Maps, \$2,391.36; postage, telegrams, telephones and express, \$3,199.80; underwriters' associations, \$5,336.69; rent, \$3,242.07; stationery and printing, \$4,838.51; advertising, \$1,110.67; office furniture and fixtures, \$1,363.42; exchange, \$316.30; sundry payments, \$757.74; cleaning and lighting, \$607.78; newspapers and books, \$155.38; subscriptions and donations, \$50; legal expenses, \$220.85.....		23,590	57
<hr/>			
Total expenditure in Canada.....	\$	499,140	68
<hr/>			

THE NORTHERN—*Concluded.*

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last state- ment.....	34,575	\$ 61,876,709	\$ 829,433 73
Taken during the year, new and renewed...	23,123	53,383,260	722,793 10
Total.....	57,698	\$ 115,259,969	\$ 1,552,226 83
Deduct terminated.....	20,781	45,904,367	629,067 41
Gross in force at end of year.....	36,917	\$ 69,355,602	\$ 923,159 42
Deduct reinsured.....		1,009,376	9,717 46
Net in force at December 31, 1912.....	36,917	\$ 68,346,226	\$ 913,441 96

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## NORTHWESTERN NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WILFORD M. PATTON. | Secretary—JOSEPH HUEBL.

Principal Office—Milwaukee, Wis.

Head Office in Canada—Winnipeg, Man | Chief Agent in Canada—GUY M. HARRIS.

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
up in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz:—

	Par value.	Market value.
City of Victoria, 1936, 4 p.c.....	\$ 54,506 67	\$ 52,326 40
Carried out at market value.....		\$ 52,326 40
Interest accrued.....		968 67
Agents' balances and premiums uncollected.....		6,657 61
Total assets in Canada.....		\$ 59,952 68

## LIABILITIES IN CANADA.

Net amount of unsettled claims.....	\$ 2,486 22
Reserve of unearned premiums, (fire) \$18,114.87; (other) \$749.23.	
Total, \$18,864.10; carried out at 80 per cent.....	15,091 28
Taxes due and accrued.....	300 00
Total liabilities in Canada.....	\$ 17,877 50

## INCOME IN CANADA.

*For Fire Risks—*

Gross cash received for premiums.....	\$ 24,738 09
Deduct reinsurance, \$4,096.04; return premiums, \$10,166.32.....	14,262 36
Net cash received for said premiums.....	\$ 10,475 73

*For Tornado Risks—*

Gross cash received for premiums.....	\$ 969 88
Deduct reinsurance, \$26.25; return premiums, \$277.17.....	303 42
Net cash received for said premiums.....	\$ 666 46

Total net cash received for all premiums.....	\$ 11,142 19
Received for interest on investments.....	1,090 13
Total income in Canada.....	\$ 12,232 32

## NORTHWESTERN NATIONAL—Continued.

## EXPENDITURE IN CANADA.

Amount paid for fire losses occurring during the year.....	\$	2,858 11
Commission or brokerage: fire, \$5,959.46; tornado, \$242.47.....		6,201 93
Salaries of agents, \$833.33; travelling expenses, \$459.05.....		1,292 38
Taxes.....		859 71
Miscellaneous payments, viz.:—Advertising, \$56.25; maps and plans, \$305.10; postage, telegrams, telephones and express, \$69.50; printing and stationery, \$154.70; boards and tariff associations fees, \$200; sundries, \$246.19.....		1,031 74
Total expenditure in Canada.....	\$	<u>12,243 87</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
<i>Fire Risks.</i>		
Gross policies in force at date of last statement.....	\$ 339,425	\$ 5,016 95
Taken during the year—new and renewed.....	2,201,667	30,738 11
Total.....	\$ 2,541,092	\$ 35,755 06
Deduct terminated.....	303,872	4,740 86
Gross in force at Dec. 31, 1912.....	\$ 2,237,220	\$ 31,014 20
Deduct reinsured.....	324,053	4,124 36
Net in force at Dec. 31, 1912.....	\$ 1,913,167	\$ 26,889 84
<i>Tornado Risks.</i>		
Gross policies taken during the year—new and renewed.....	\$ 192,510	\$ 969 83
Deduct terminated.....	7,200	38 25
Gross in force at Dec. 31, 1912.....	\$ 185,310	\$ 931 63
Deduct reinsured.....	6,500	26 25
Net in force at Dec. 31, 1912.....	\$ 178,810	\$ 905 38

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$	176,050 23
Mortgage loans on real estate, first liens.....		1,259,300 00
Book value of bonds.....		4,729 972 75
Cash on hand, in trust companies and in banks.....		248,256 85
Agents' balances and bills receivable.....		329,239 44
Total ledger assets.....	\$	<u>6,742,819 27</u>

## NON-LEDGER ASSETS.

Interest accrued.....		30,474 29
Gross assets.....	\$	<u>6,773,293 56</u>
Deduct assets not admitted.....		212,967 13
Total admitted assets.....	\$	<u><u>6,560,326 43</u></u>

SESSIONAL PAPER No. 8

NORTHWESTERN NATIONAL—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
*Concluded.*

## LIABILITIES.

Net amount of unpaid losses.....	\$ 152,008 09
Total amount of unearned premiums.....	3,153,936 60
Conflagration reserve.....	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued..	1,743 64
Taxes due or accrued (estimated).....	100,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	18,474 00
Total liabilities except capital stock.....	\$ 3,926,162 33
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	1,634,164 10
Total liabilities.....	<u>\$ 6,560,326 43</u>

## INCOME.

Net cash received for premiums.....	\$ 2,619,946 53
Interest and dividends.....	242,825 62
Rents.....	8,396 00
Agents' balances previously charged off.....	285 73
Total income.....	<u>\$ 2,871,453 88</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,064,451 03
Expenses of adjustment and settlement of losses.....	42,942 04
Paid stockholders for interest and dividends.....	150,000 00
Commissions, or brokerage.....	662,106 92
Allowances to local agencies for miscellaneous agency expenses...	133,109 22
Salaries \$82,193.93; and expenses \$20,462.04; of special and general agents.....	102,655 97
Salaries, fees and all other charges of officers, directors, trustees, and home office employees.....	97,805 81
Rents.....	8,000 00
Underwriters' boards and tariff associations.....	9,661 78
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	15,157 52
Inspections and surveys.....	250 00
Taxes on real estate.....	3,697 26
State taxes on premiums, Insurance department licenses and fees..	80,239 27
All other licenses, fees and taxes.....	10,459 61
Agents' balances charged off.....	535 26
Gross loss on sale or maturity of bonds.....	3,009 59
All other expenditure.....	55,571 58
Total disbursements.....	<u>\$ 2,439,652 86</u>

3 GEORGE V., A. 1913

NORTHWESTERN NATIONAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
*Concluded.*

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$323,510,512 00
Premiums thereon.....	3,123,241 07
Amount of risks terminated during the year.....	277,010,466 00
Premiums thereon.....	2,751,420 86
Net amount in force at December 31, 1912.....	677,244,879 00
Premiums thereon.....	6,053,020 29



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THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—Major F. ASTLEY CUBITT.

General Manager and Secretary—  
JOHN LARGE.

Chief Agent in Canada—JOHN B. LAIDLAW. | Head Office in Canada—Toronto.  
(Organized and commenced business, 1797. Commenced business in Canada,  
April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 1,100,000	\$ 5,333,333 33
Amount of capital paid up in cash.....	132,000	642,400 00

## ASSETS IN CANADA.

Value of real estate held by the company.....	\$	80,000 00
Stocks and bonds in deposit with Receiver General:—		

	Par value.	Market value.
Canada $\frac{3}{8}$ per cent inscribed stock, 1930-1950..... \$	97,333 33	\$ 92,466 67
" " " " 1938.....	26,766 67	23,287 00
City of Toronto $\frac{3}{8}$ per cent debts., 1913, 1929 and 1944.....	153,966 66	138,755 00
City of Toronto 4 per cent debts., 1915.....	30,000 00	29,400 00
City of Quebec $\frac{3}{8}$ per cent stock, 1962.....	38,933 33	33,482 67
City of Montreal permanent debenture stock, 3 per cent.....	24,333 33	18,006 67
City of Montreal $\frac{3}{8}$ debenture stock, 1942.....	34,066 66	29,638 00
Can. Permanent Mortgage Corporation 4 p.c., 1914	25,000 00	25,000 00
Canadian Northern Railway 4 p.c. cons. deb., 1929 and 1930 (guaranteed by Prov. of Manitoba)....	58,400 00	57,232 00
City of Edmonton, 1924, 4 $\frac{1}{2}$ per cent.....	9,800 00	9,604 00
City of Winnipeg, 1938, $\frac{3}{8}$ per cent.....	6,000 00	5,340 00
City of Winnipeg 4 per cent, 1923 and 1925.....	28,000 00	26,880 00
Province of New Brunswick bonds, 1938, 3 per cent..	29,200 00	23,944 00
Province of Ontario, 1939, 1941, 4 p.c.....	30,000 00	29,800 00
District of South Vancouver, 1959, 5 per cent.....	10,000 00	10,300 00
City of Vancouver, debts., 1944, 1946, 4 p.c.....	36,000 00	34,200 00
" Ottawa, debts., 1931, 4 p.c.....	44,286 67	43,843 80
" London, debts., 1921, 4 p.c.....	15,000 00	14,400 00
" London, debts., 1916, 4 $\frac{1}{2}$ p.c.....	6,000 00	5,940 00
" Victoria, debts., 1936, 4 p.c.....	19,466 67	18,493 33
" Montreal, debts., 1932, 4 p.c.....	14,600 00	14,308 00

Total par and market values.....	\$ 737,153 32	\$ 684,321 14
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Carried out at market value.....	684,321 14
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Cash on hand: Toronto, \$8,789.49; Montreal, \$425.14.....	9,214 63
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Cash in banks, viz.:—

Molsons Bank, Toronto (current account)	(fire \$15,688.07; other	
\$457.58)		\$ 16,145.65

\$457,58).....	16,145 05
Molsons Bank, Toronto (special account).....	52,770 05

Montreal (current " )	750 00
" " " " " "	0 222 50

"	"	(special	"	)	9,383 54
Imperial Bank Toronto	"	"	"	"	52 433 43

Imperial Bank, Toronto( " " )	32,453 45
" " (current " )	19,283 34

— 4 —

Total cash in banks.....	150,766 01
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3 GEORGE V., A. 1913

THE NORWICH UNION FIRE—*Continued.*ASSETS IN CANADA—*Concluded.*

Agents' balances: fire, \$58,141.98; other, \$617.73.....	\$	58,759 71
Goad's plans.....		5,000 00
Total assets in Canada.....	\$	988,061 49

## LIABILITIES IN CANADA.

Net amount of losses, unadjusted (fire).....	\$	38,681 22
Net amount of losses, adjusted and unpaid (other).....		31 00
Total net amount of unsettled claims for all losses.....	\$	38,712 22
Reserve of unearned premiums: fire, \$560,296.07; other, \$901.32; total, \$561,197.39, carried out at 80 per cent.....		448,957 92
Taxes due and accrued.....		5,500 00
Reinsurance premiums due.....		991 18
Total liabilities in Canada.....	\$	494,161 32

## INCOME IN CANADA

*For Fire Risks.*

Gross cash received for premiums.....	\$	878,772 44
Deduct reinsurance, \$10,597.05, and return premiums, \$97,288.83.....		107,885 88
Net cash received for fire premiums.....	\$	770,886 56

*For Accident Risks.*

Net cash received for accident premiums.....		127 05
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*For Sickness Risks.*

Net cash received for sickness premiums.....		94 31
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*For Plate Glass Risks.*

Net cash received for plate glass premiums.....		34 13
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Net cash received for all premiums.....	\$	771,142 05
Received for interest on investments.....		27,892 48
Endorsement fees.....		211 22
Received for rents.....		4,158 83

Total income in Canada.....	\$	803,404 58
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## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	21,311 01
Amount paid for losses occurring during the year.....	\$	394,058 15
Deduct reinsurances.....		6,716 95
Net amount paid for said losses.....	\$	387,341 20
Total net amount paid for losses.....	\$	408,652 21
Commission or brokerage, fire, \$141 867.41; other, \$268.50.....		142,135 91
Paid for salaries, head office officials, fire, \$44,629.78; other, \$1,896.65; directors' fees, \$1,000; auditors' fees, \$550; travelling expenses, fire, \$5,014.73; other, \$662.95.....		53,754 11
Taxes, fire, \$9,579.76; other, \$25.....		9,604 76

## SESSIONAL PAPER No. 8

THE NORWICH UNION FIRE—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, fire, viz.:—Stationery, \$7,169.91; postage, telegrams, telephones and express, \$6,319; advertising, \$7,078.09; maps and plans, \$3,180.44; sundry charges, \$5,290.54; board expenses, \$7,791.88; office furniture and fixtures, \$455.70; rents, \$3,600; legal fees, \$177.....	\$ 41,062 56
Miscellaneous payments, other, viz.:—Advertising, \$231.79; furniture and fixtures, \$145.35; postage, telegrams, telephones and express, \$192.17; printing and stationery, \$417.37; glass underwriters' association deposit, \$100.....	1,086 68
Total expenditure in Canada.....	<u>\$ 656,296 23</u>

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	45,819	\$ 76,606,592	\$ 1,005,821 62
Policies taken during the year, new and renewed.....	31,426	66,029,815	878,467 44
Total.....	77,245	\$ 142,636,407	\$ 1,884,289 06
Deduct terminated.....	26,919	58,383,098	788,985 91
Gross in force at end of year.....	50,326	\$ 84,253,309	\$ 1,095,303 15
Deduct reinsured.....		1,139,490	12,830 09
Net in force at December 31, 1912.....	50,326	\$ 83,113,819	\$ 1,082,473 06

*Accident Risks.*

Policies taken during the year, new and renewed.....	35	\$ 89,500 00	\$ 475 50
Gross and net in force at December 31, 1912	35	89,500 00	475 50

*Employers' Liability Risks.*

Policies taken during the year, new and renewed.....	2	\$ 20,000 00	\$ 74 00
Gross and net in force at December 31, 1912	2	\$ 20,000 00	\$ 74 00

*Sickness Risks.*

Policies taken during the year, new and renewed.....	28	.....	\$ 336 00
Gross and net in force at December 31, 1912	28	.....	\$ 336 00

*Plate Glass Risks.*

Policies taken during the year, new and renewed.....	10	.....	\$ 196 09
Gross and net in force at December, 31 1912	10	.....	\$ 196 09

(For General Business Statement, see Appendix.)

# THE NOVA SCOTIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ANDREW MACKINLAY.

Manager—ARTHUR C. BAILLIE.

Principal office—Halifax.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, assented to March 27, 1902; amended by chapter 123 of the (Nova Scotia) Acts of 1905. Dominion license issued August 3, 1905.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	403,200 00
Amount paid up in cash.....	100,800 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate, company's office building.....	\$ 18,786 56
Amount of loans secured by bonds, stocks and other marketable collaterals, viz.:.....	20,000 00

	Par value.	Market value.	Amount loaned.
Province of Nova Scotia.....	\$ 2,000 00	\$ 2,000 00	\$ 20,000 00
Town of Amherst.....	2,500 00	2,400 00	
Town of New Glasgow.....	4,500 00	4,275 00	
Town of Parrsboro.....	1,000 00	980 00	
Cape Breton Electric.....	2,000 00	1,860 00	
Town Sydney Mines.....	500 00	465 00	
Maritime tel. & tel. Co.....	1,030 00	1,040 00	
Nova Scotia Steel & Coal Co.....	1,000 00	925 00	
Porto Rico Railways.....	1,000 00	920 00	
Southern Pacific.....	1,000 00	950 00	
Stanfields, Limited.....	2,000 00	2,020 00	
Trinidad Consol.....	5,500 00	5,390 00	
	\$ 24,000 00	\$ 23,225 00	\$ 20,000 00

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General:—</i>			
Town of North Sydney bonds, 1921-1923, 4 p.c.....	\$ 8,000 00	\$ 7,300 00	\$ 7,360 00
Town of Amherst bonds, 1933, 4 p.c.....	13,000 00	12,025 00	11,731 20
Halifax school bonds, 1928, 4 p.c..	2,000 00	1,870 00	1,800 00
Town of Truro bonds, 1935, 4 p.c.	5 000 00	4,625 00	4,485 00
Municipality of Lunenburg bonds, 1934, 4 p.c.....	2,000 00	1,850 00	1,794 00
Town of New Glasgow bonds, 1924, 4½ p.c.....	5,000 00	4,900 00	4,890 00
Municipality of Antigonish bonds, 1935, 4½ p.c.....	15,000 00	15,000 00	14,485 50
County of Halifax bonds, 1920-23 5 p.c.....	2,000 00	2,100 20	2,031 50
Town of Bridgewater, 1932, 4 p.c.	1,000 00	910 00	943 20
Total on deposit with Receiver General.....	\$ 53,000 00	\$ 50,580 20	\$ 49,520 40

## SESSIONAL PAPER No. 8

THE NOVA SCOTIA FIRE—*Continued.*ASSETS—*Concluded.*

<i>In possession of the Company:—</i>	Par value.	Book value.	Market value.
Nova Scotia Steel and Coal Co. bonds, 1959, 5 p.c. ....	\$ 6,600 00	\$ 6,375 00	\$ 6,105 00
Acadia Loan Corporation debentures, 1913-1914, 4½ p.c. ....	10,000 00	10,000 00	10,000 00
Eastern Canada Savings and Loan Co., Limited, debentures, 1915-1919, 4½ p.c. ....	15,000 00	15,000 00	15,000 00
Town of Stellarton debentures, 1938, 4½ p.c. ....	5,000 00	5,000 00	4,642 00
Town of Glace Bay debentures, 1938, 5 p.c. ....	5,000 00	5,000 00	4,900 00
Waegwoltie Ltd., 1932, 5 p.c. ....	50 00	50 00	50 00
Maritime Tel. & Tel. Co. debentures, 1941, 6 p.c. ....	1,000 00	1,000 00	1,040 00
Hewson Pure Wool debentures, 1942, 6 p.c. ....	5,000 00	5,000 00	4,900 00
Taber (Alta) School District, 1940, 5 p.c. ....	3,623 59	3,623 59	3,623 59
Total bonds in possession of the company.....	\$ 51,273 59	\$ 51,048 59	\$ 50,260 59
Totals.....	\$ 104,273 59	\$ 101,628 79	\$ 99,780 99
Carried out at book value.....			\$ 101,628 79
Stocks owned by the company, viz:—			
123½ shares Nova Scotia Savings, Loan and Building Society. .	\$ 29,600 00	\$ 42,476 44	\$ 42,476 44
117 shares Royal Bank of Canada. .	11,700 00	25,227 50	26,091 00
108 shares Canadian Bank of Commerce.....	5,400 00	11,107 50	11,826 00
147 shares Bank of Nova Scotia..	14,700 00	38,652 00	38,661 00
Total par, book and market values.....	\$ 61,400 00	\$ 117,463 44	\$ 119,054 44
Carried out at book value.....			117,463 44
Cash at head office.....			34,155 03
Cash in Bank of Nova Scotia, \$43,645.87; Eastern Trust Co., \$10,000; Standard Trusts Co., \$5,000.00; Home Investment & Savings Association \$4,000.....			62,645 87
Total ledger assets.....			\$ 354,679 69
OTHER ASSETS.			
Market value of bonds, debentures, &c., over book value.....			\$ 5,956 64
Interest accrued.....			488 84
Rents due, \$175; accrued, \$116.66.....			291 66
Agents' balances and premiums uncollected.....			53,955 66
Office furniture, \$2,500; Goad's plans, \$2,500.....			5,000 00
Total assets.....			\$ 420,372 49
LIABILITIES.			
(1) <i>Liabilities in Canada.</i>			
Net amount of losses, unadjusted.....			\$ 12,996 98
Reserve of unearned premiums, \$180,834.84; carried out at 80 p.c. ....			144,667 89
Salaries, rent, &c., due and accrued.....			949 02
Dividends declared but not yet due.....			3,024 00

3 GEORGE V., A. 1913

THE NOVA SCOTIA FIRE—*Continued.*LIABILITIES—*Concluded.*(1) *Liabilities in Canada—Concluded.*

Reinsurance premiums due.....	\$	11,468	89
Held in trust for reinsurance against unexpired risks.....		92,293	41
Taxes due and accrued.....		2,502	96
Total liabilities in Canada (except capital stock).....	\$	267,903	15

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, \$837.95; carried out at 80 per cent.....	\$	670	36
Total liabilities in other countries.....	\$	670	36
Total liabilities in all countries (except capital stock).....	\$	268,573	51
Excess of assets over liabilities.....	\$	151,798	98
Capital stock paid up.....		100,800	00
Surplus over liabilities and paid up capital.....	\$	50,998	98

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 375,072 77	\$ 4,900 57
Deduct reinsurance, \$165,424.02; and return premiums \$44,441.71.....	206,422 18	3,443 55
Net cash received for premiums.....	\$ 168,650 59	\$ 1,457 02
Total net cash received for premiums.....	\$	170,107 61
Received for interest on investments.....		9,747 71
Received for rent.....		1,068 58
Total income.....	\$	180,923 90

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years....	\$ 1,978 31	
Amount paid for losses occurring during the year.....	\$ 175,632 74	\$ 7 00
Deduct reinsurances.....	92,940 69	
Net amount paid for said losses.....	\$ 82,692 05	\$ 7 00
Total net amount paid for losses.....	\$	84,677 36
Dividends paid during the year.....		6,048 00
Paid or allowed for commission or brokerage.....		19,911 81
Paid for salaries, H.O. officials, \$13,031.78; do. of special and general agents, \$6,400; directors' fees, \$1,500; auditors' fees, \$150; travelling expenses, \$4,145.77.....		25,227 55
Paid for taxes.....		3,161 58

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THE NOVA SCOTIA FIRE—*Continued.*EXPENDITURE—*Concluded.*

All other payments, viz.:—Printing, stationery, rents, postage, telephone, telegrams and express, \$10,496.64; office furniture and fixtures, \$1,178.25; advertising, \$4,814.56; boards and tariff associations, \$1,802.09; maps and plans, \$2,668.19....\$	20,959 73
Total expenditure.....\$	159,986 03

## SYNOPSIS OF LEDGER ACCOUNTS .

Amount of net ledger assets, December 31, 1911.....\$	241,448 41
Income as above.....	180,923 90
Total.....\$	422,372 31
Expenditure as above.....	159,986 03
Balance, net ledger assets, December 31, 1912 (\$354,679.69; less \$92,293.41 reinsurance premiums payable).....\$	262,386 28

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....\$	158,508 00
Amount of commission thereon.....	43,123 58
Amount of losses recovered from said companies.....	92,249 48
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$98,113.30; carried out at 80 per cent .....\$	78,490 64
Amount of reinsurance premiums payable to such companies....\$	11,342 40
Amount of cash or other securities held as security for recovery of losses.....	92,293 41

THE NOVA SCOTIA FIRE—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	Amount.		Premiums thereon.	Amount.		Premiums thereon.	Amount.		Premiums thereon.
	\$		\$ cts.	\$		\$ cts.	\$		\$ cts.
Gross policies in force at December 31, 1911.....	23,091,121		359,725 25	133,085		1,667 12	23,224,206		361,392 37
Taken during the year, new and renewed.....	24,753,906		404,125 33	365,507		4,886 47	25,119,413		409,011 80
Total.....	47,845,027		763,850 58	498,592		6,553 59	48,343,619		770,404 17
Deduct terminated.....	14,182,441		225,921 88	216,085		2,703 19	14,398,526		228,625 07
Gross in force at end of year.....	33,662,586		537,928 70	282,507		3,850 40	33,945,093		541,779 10
Deduct reinsured.....	11,355,628		190,070 14	169,625		2,174 49	11,505,253		192,244 63
Net in force at December 31, 1912.....	22,326,958		347,858 56	112,882		1,675 91	22,439,840		349,534 47



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## THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ALEX. NAISMITH.

Manager and Secretary—

A. F. KEMPTON.

Principal Office—Wawanesa, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII., chap. 139. Dominion license issued, May 5, 1909.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....\$	500,000 00
Amount paid up in cash.....	151,933 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate.....\$	5,859 84
Amount secured by way of loans on real estate, first liens.....	120,080 05

Debentures owned by the company, viz.:—

	Par value.	Book and Market value.
*Province of Manitoba Telephone and Telegraph system, 1947, 4 per cent.....\$	55,000 00	\$ 55,000 00
Huntley School, 1919, 5½ per cent.....	1,050 00	1,050 00
Waldron School, 1920, 5 per cent.....	2,000 00	2,000 00
Flying Arrow School, 1919, 5½ per cent.....	1,200 00	1,200 00
Echo School, 1919, 5½ per cent.....	800 00	800 00

Total par, book and market values.....\$	60,050 00	\$ 60,050 00
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Carried out at book and market value.....	60,050 00
Cash on hand at head office.....	373 01

Cash in banks, viz.:—

Union Bank, Wawanesa.....\$	25,302 78
“ savings account.....	25,135 77
“ Medicine Hat.....	3,063 90
Imperial Bank, Brandon.....	156 82
Canada Permanent Mortgage Corporation, Winnipeg.....	21 90
Bank of British North America, Brandon.....	112 68
Home Investment, Winnipeg.....	6,388, 35
Bank of Toronto, Pilot Mound.....	1,674 30
Bank of Nova Scotia, Winnipeg.....	199 38
Bank of Hamilton, Roland.....	10,265 13

Total cash in banks.....\$	72,321 01
Sundry accounts.....	166 66

Total ledger assets.....\$	258,850 57
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\*On deposit with the Receiver General.

THE OCCIDENTAL FIRE—*Continued.*

## OTHER ASSETS.

Interest accrued.....	\$	7,392 55
Agents' balances (\$8,083.42 on business prior to Oct. 1, 1912)....		48,518 13
Office furniture, \$2,160.63; maps and plans, \$6,482.40.....		8,643 03
Total assets.....	\$	323,404 28

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, adjusted and unpaid.....	\$	11,878 56
Reserve of unearned premiums, \$107,861.37; carried out at 80 per cent.....		86,289 10
Reinsurance premiums.....		4,361 01
Dividends declared and due and remaining unpaid.....		90 52
Reserve for bad debts.....		244 56
Taxes due and accrued.....		1,003 97
Total liabilities in Canada.....	\$	103,867 72

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, \$3,580.25; carried out at 80 per cent.....	\$	2,864 20
Total liabilities (excepting capital stock) in all countries.....	\$	106,731 92
Excess of assets over liabilities.....	\$	216,672 36
Capital stock paid up.....		151,933 00
Surplus over liabilities and capital.....	\$	64,739 36

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 191,294 89	\$ 6,857 89
Deduct reinsurance, \$18,725.75; and return premiums, \$21,193.80.....	39,131 09	788 46
Net cash received for said premiums.....	\$ 152,163 80	\$ 6,069 43
Total net cash received for premiums in all countries.....	\$	158,233 23
Received for interest on investments.....		10,612 49
Total.....	\$	168,845 72
Received for calls on capital stock.....		16,377 61
Total income.....	\$	185,223 33

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THE OCCIDENTAL FIRE—*Continued.*

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 8,335 31	.....
Deduct reinsurances.....	2,200 00	.....
Net amount paid for said losses.....	\$ 6,135 31	.....
Amount paid for losses occurring during the year.....	\$ 54,020 88	\$ 5,953 79
Deduct reinsurances.....	897 53	2,507 85
Net amount paid for said losses.....	\$ 53,123 35	\$ 3,445 94
Total net amount paid for losses.....	\$ 59,258 66	\$ 3,445 94
Total net amount paid for losses in all countries.....		\$ 62,704 60
Dividends paid stockholders.....		13,893 69
Commission or brokerage.....		37,844 14
Paid for salaries, H.O. officials, \$10,330.83; general and special agents, \$5,225.48; directors' fees, \$364.55; auditors' fees, \$325.15; travelling expenses, \$4,668.07; President's grant, \$300		21,214 08
Taxes.....		2,234 80
All other payments, viz.:—Advertising, \$689.15; inspections and surveys, \$1,650.47; maps and plans, \$1,455.20; printing and stationery, \$2,270 68; postage, telegrams, telephones and express, \$1,659 03; office furniture, \$596.35; legal expenses, \$62.59; fuel and light, \$290.23; boards, tariff associations, &c., \$1,446.23; exchange, \$300.10; sundries, \$937.15; insurance, \$32.00; commission on loans, \$379.25; bad debts \$48.75; bonds, \$46.00.....		11,863 18
Total expenditure.....		\$ 149,754 49

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1911.....	\$ 223,381 73
Income as above.....	185,223 33
Total.....	\$ 408,605 06
Amount of expenditure as above.....	149,754 49
Balance, net ledger assets, at December 31, 1912.....	\$ 258,850 57

3 GEORGE V., A. 1913

THE OCCIDENTAL FIRE—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	7,997	8,572,785	181,488 11	636	552,120	6,493 47	8,633	9,124,905	187,981 58
Taken during the year.....	6,573	8,359,205	189,973 50	749	690,665	7,895 01	7,322	9,049,870	197,868 51
Total.....	14,570	16,931,990	371,461 61	1,385	1,242,785	14,388 48	15,955	18,174,775	385,850 09
Deduct terminated.	5,156	6,474,006	145,865 85	650	571,720	6,585 62	5,806	7,045,726	152,451 47
Gross in force at end of year.....	9,414	10,457,984	225,595 76	735	671,065	7,802 86	10,149	11,129,049	233,398 62
Deduct reinsured...	.....	772,625	19,742 56	.....	43,650	534 45	.....	816,275	20,277 01
Net in force at Dec. 31, 1912.....	9,414	9,685,359	205,853 20	735	627,415	7,268 41	10,149	10,312,774	213,121 61

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## THE ONTARIO FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—D. H. RICE.		Secretary—R. R. BURLEY.
Manager—JAS. E. RICE.		Principal Office—Calgary, Alta.

(Incorporated, May 16, 1905, by an Act of Parliament of Canada, 4-5 Edward VII, chap. 137. Dominion license issued January 18, 1907.)

## CAPITAL.

Amount of joint capital authorized.....	\$	500,000 00
Amount subscribed for.....		232,600 00
Amount paid up in cash.....		117,250 00

(For list of Shareholders, see Appendix.)

## ASSETS.

Loans on real estate secured by bond or mortgage, first liens.....	\$	27,985 00
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Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.
*Province of Nova Scotia, 1918-1920, 4 per cent.....	\$ 16,500 00	\$ 16,632 50
"          "          "          1915, 4½ per cent.....	2,000 00	2,078 40
*Province of New Brunswick, 1922, 4 per cent.....	4,500 00	4,565 25
"          "          "          1933, 3½ per cent.....	4,500 00	4,155 55
*Province of Manitoba, 1930, 1935, 4 per cent.....	23,000 00	23,230 00
Woodstock School, 1925, 4 per cent.....	5,000 00	4,778 50
Provincial Light, Heat & Power Co., 1946, 5 per cent.....	7,000 00	7,210 00
Calgary, 1937, 4½ per cent.....	5,000 00	5,180 00
Trinidad Electric Co., Ltd., 1931, 5 per cent.....	1,920 00	1,833 60
Totals.....	\$ 69,420 00	\$ 69,663 80

Carried out at book value.....		69,663 80
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Stocks owned by company, viz.:—

	Par value.	Book value.	Market value.
7 shares National Insurance Corporation Limited.....	\$ 700 00	\$ 1,050 00	\$ 1,050 00
20 shares Steamship Tanagra Co., Ltd.....	2,000 00		
50 " Pandosia Co., Ltd.....	5,000 00	5,200 00	5,200 00
30 " Leuctra Co., Ltd.....	3,000 00		
30 " Albuerca Co., Ltd.....	3,000 00		
Totals.....	\$ 13,700 00	\$ 6,250 00	\$ 6,250 00

\*In deposit with Receiver General.

THE ONTARIO FIRE—*Continued.*ASSETS—*Concluded.*

Carried out at book value.....	\$	6,250	00
Cash at head office.....		54	83
Due by Western Canada Fire Ins. Co.....		20,006	19
Loans on collateral.....		1,600	00
Cash in Banks, viz.:—			
Royal Bank of Canada, Calgary.....	\$	11,429	59
“ “ Montreal.....		750	00
“ “ Toronto.....		750	00
“ “ Winnipeg.....		400	00
Total cash in banks.....		13,329	59
Sundry debtors.....		401	60
Total ledger assets.....	\$	139,291	01

## OTHER ASSETS.

Interest due, \$1,353.14; accrued, \$1,381.32.....	\$	2,734	46
Furniture, \$1,856.23; plans, \$11,465.....		13,321	23
Agents' balances and premiums uncollected.....		18,017	56
Reinsurances.....		14,891	91
Total assets.....	\$	188,256	17

## LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of unsettled, unadjusted claims for losses.....	\$	7,365	45
Reserve of unearned premiums, \$134,490.66; carried out at 80 per cent.....		107,592	53
Net amount due for reinsurance.....		5,273	10
Due and accrued for salaries, rent, advertising, &c.....		1,076	77
Taxes due and accrued.....		2,049	67
Total liabilities in Canada.....	\$	123,357	52

(2) *Liabilities in other Countries.*

Net amount of losses claimed, unadjusted.....	\$	250	00
Reserve of unearned premiums, \$3,259.26; carried out at 80 per cent.....		2,607	36
Total liabilities in other countries.....	\$	2,857	36
Total liabilities in all countries (except capital stock).....	\$	126,214	88
Excess of assets over liabilities.....	\$	62,041	29
Capital stock paid up.....		117,250	00

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THE ONTARIO FIRE—*Continued.*

## INCOME

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 265,695 09	\$ 6,719 35
Deduct reinsurance, \$44,934.89; and return premiums, \$43,095.53. ....	86,079 24	1,951 23
Net cash received for premiums.....	\$ 179,615 85	\$ 4,768 12
Total net cash received for premiums in all countries.....		\$ 184,383 97
Received for interest on investments.....		5,124 18
Total.....		\$ 189,508 15
Received on account of capital.....		30,475 00
Total income.....		\$ 219,983 15

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 9,370 88	\$ 1,897 34
Deduct amount received for reinsurances.....	400 50	.....
Net amount paid for said losses.....	\$ 8,970 38	\$ 1,897 34
Amount paid for losses occurring during the year.....	\$ 112,743 62	\$ 5,328 75
Deduct reinsurances.....	9,952 02	13 36
Net amount paid for said losses.....	\$ 102,791 60	\$ 5,315 39
Total net amount paid for losses in all countries.....		\$ 118,974 71
Paid for commission or brokerage.....		33,567 49
Paid for salaries, home office officials, \$20,812.70; directors' and auditors' fees, \$389.88; travelling expenses, \$7,390.79.....		28,593 37
Paid for taxes.....		3,731 70
All other payments, viz.:—Expenses, Winnipeg office, \$1,828.48; printing and stationery, \$1,346.50; office expenses, \$3,477.17; advertising, \$1,412.51; maps and plans, \$4,321.23; postage, express, telephone and telegrams, \$1,509.09; exchange, \$1,161.45; legal expenses, \$524.15; agents' balances written off, \$782.45; rents, \$2,755.67.....		19,118 70
Total expenditure.....		\$ 203,985 97

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$ 118,172 98
Amount of cash income as above.....	219,983 15
Reserves on business taken over from Pioneer Insurance Co.....	5,120 85
Total.....	\$ 343,276 98
Expenditure as above.....	203,985 97
Balance net ledger assets, at December 31, 1912.....	\$ 139,291 01

3 GEORGE V., A. 1913

THE ONTARIO FIRE—*Concluded.*

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance in unlicensed companies.....	\$	45,217 08
Amount of commission thereon.....		11,052 81
Amount of losses recovered from said companies.....		5,492 10
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$28,632.89; carried out at 80 per cent.....	\$	22,906 37
Amount of losses due and recoverable from such companies.....		14,511 71
Amount of reinsurance premiums payable to such companies.....		4,874 74

## RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force, Dec. 31, 1911.....	27,788	18,068,157	251,935 74	2,746	569,294	8,449 31	30,534	18,637,451	260,385 05
Taken during the year, new .....	9,846	12,533,506	171,987 61	217	381,833	6,465 60	10,063	12,915,339	178,453 21
Taken during the year, renewed....	4,346	6,487,531	97,073 53	132	114,450	1,388 32	4,478	6,601,981	98,461 85
Total .....	41,980	37,089,194	520,996 88	3,095	1,065,577	16,303 23	45,075	38,154,771	537,300 11
Deduct terminated .....	18,119	11,558,627	172,181 06	2,562	595,987	9,116 02	20,681	12,154,614	181,297 08
Gross in force, Dec. 31, 1912.....	23,861	25,530,567	348,815 82	533	469,590	7,187 21	24,394	26,000,157	356,003 03
Deduct reinsured....	.....	2,709,096	42,777 13	.....	38,650	460 69	.....	2,747,746	43,237 82
Net in force at Dec. 31, 1912.....	23,861	22,821,471	306,038 69	533	430,940	6,726 52	24,394	23,252,411	312,765 21



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\*OTTAWA ASSURANCE COMPANY,  
formerly THE OTTAWA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HARRY WRIGHTSON.  
Vice-Presidents—F. D. WILLIAMS and  
A. H. C. CARSON.

Secretary—W. J. CLEARY.

Principal Office—Montreal, Canada.

(Incorporated by letters patent, Ontario, bearing date September 30, 1899; re-incorporated July 18, 1904, by an Act of the Parliament of Canada, 4 Edward VII., Cap. 110; amended in 1909 by 8-9 Edward VII., Cap. 117 and name changed to "Ottawa Assurance Company"; commenced business in Ontario, November 1, 1899. Dominion license issued February 23, 1900. The company retired from business in 1910, and reinsured its outstanding policies in the Factories Insurance Company. A new license was issued to the Company dated October 4, 1911.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	250,000 00
Amount paid up in cash.....	125,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Book and Market value.
Ottawa City debentures, 1917, 3½ per cent.....	\$ 16,000 00	\$ 15,457 60
Province of Quebec inscribed stock, 1937, 3 per cent.....	10,000 00	9,122 00
Province of New Brunswick debts., 1933, 3½ per cent.....	10,000 00	10,600 00
City of Fort William, 1938, 4½ per cent.....	10,000 00	10,000 00
City of Nelson, 1928, 5 per cent.....	10,000 00	10,634 00
Town of Kincairdine, 1938, 5 per cent.....	3,000 00	3,237 60
Total par, book and market values.....	\$ 59,000 00	\$ 58,451 20
Carried out at book and market value.....		\$ 58,451 20
Cash at head office.....		8,908 89
Cash in Royal Bank of Canada.....		6,967 14
Due on bond of Midland and Textile Ins. Co.....		45,000 00
Total ledger assets.....		\$ 119,327 23

\*This company having reinsured its outstanding risks in the London Mutual Fire Insurance Company on October 1, 1912, retired from business and its deposit with the Receiver General was released on Feb. 24, 1913.

3 GEORGE V., A. 1913

OTTAWA ASSURANCE COMPANY—*Concluded.*

## OTHER ASSETS.

Interest accrued.....	\$	1,818 33
Agents' balances (business prior to Oct. 1, 1912.).....		6,370 76
Furniture and fixtures \$15; Plans, \$2,000.75.....		2,015 75
Total assets.....	\$	129,532 07

## LIABILITIES—NIL.

Capital stock paid up.....	\$	125,000 00
Surplus over all liabilities and paid up capital.....		4,532 07

## INCOME.

Gross cash received for premiums.....	\$	20,945 75
Deduct reinsurance, \$8,081.66; and return premiums, \$16,377.32.....		24,458 98
Received for interest on investments.....	\$	3,695 86
Less balance premium account as above.....		3,513 23
Total net income.....	\$	182 63

## EXPENDITURE.

Amount paid for losses occurring during the year.....	\$	5,031 49
Deduct amount received for reinsurances.....		4,292 48
Total net amount paid for losses.....	\$	739 01
Paid for commission.....		822 24
Taxes.....		86 99
Miscellaneous expenditure, viz.: Advertising, \$134.20; legal expenses, \$241; maps and plans, \$2,000.75; postage and express, \$12.50.....		2,388 45
Total expenditure.....	\$	4,036 69

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911.....	\$	123,181 29
Amount of cash income as above.....		182 63
Total.....	\$	123,363 92
Amount of expenditure as above.....		4,036 69
Balance, net ledger assets, at December 31, 1912.....	\$	119,327 23

## RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 218,374	\$ 3,568 98
Taken during the year—new.....	1,800,317	24,832 63
Total.....	\$ 2,018,691	\$ 28,401 61
Deduct terminated.....	739,854	17,210 27
Gross in force at October 1, 1912.....	\$ 1,278,837	\$ 11,191 34
Deduct reinsured.....	1,278,837	11,191 34

SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—THOS. T. LANGLOIS.  
 Vice-President—Dr. D. H. WILSON.

Secretary—FRED. H. GODFREY.  
 Manager—T. WESLEY GREER.

Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the Statutes of 1890, amended by chapter 61 of the Statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143, of the Statutes of 1907-8. Dominion license issued November 5, 1908.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	831,600 00
Amount paid up in cash.....	515,529 99

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate.....	\$ 75,388 97
Amount secured by way of loans on real estate, first liens.....	175,809 62

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.
*City of Edmonton, 1933-1942, 4½ per cent.....	\$ 58,099 89	\$ 53,980 82
National Finance Company, Limited, 1913-1915, 6 per cent.....	300,000 00	300,000 00
Richland orchard, debts., 1915, 8 p.c.....	53,000 00	50,553 52
Totals.....	\$ 411,099 89	\$ 404,534 34

Carried out at book value.....	404,534 34
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Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock.....	\$ 21,900 00	\$ 31,536 00	\$ 32,850 00
25 shares British Columbia Permanent Loan Company, instalment stock.....	3,250 00	2,326 83	2,877 45
Total.....	\$ 25,150 00	\$ 33,862 83	\$ 35,727 45

\*Deposited with the Receiver General.

THE PACIFIC COAST—*Continued.*ASSETS—*Concluded.*

Carried out at book value.....	\$	33,862	83
Cash at head office.....		2,645	70
Cash in Banks and Trust Companies, viz.:—			
Cash in B.C., Permanent Loan Co.....	\$	68,138	42
" Royal Bank of Canada.....		6,670	98
Total cash in banks and trust companies.....		74,809	40
Total ledger assets.....	\$	767,050	86

## OTHER ASSETS.

Interest due, \$1,540.77; accrued, \$12,826.81.....		14,367	58
Agents' balances and premiums uncollected.....		9,660	50
Office furniture and fixtures, \$1,435.32; Goad's maps and plans, \$5,050.98.....		6,486	30
Due for reinsurance.....		8,538	41
Total assets.....	\$	806,103	65

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, adjusted and unpaid.....	\$	2,490	83
Reserve of unearned premiums, \$78,207.68; carried out at 80 per cent.....		62,566	14
Dividends declared and due, remaining unpaid.....		52,448	89
Taxes due and accrued.....		2,231	52
Reinsurance premiums due.....		19,636	99
Centurv Insurance Co., deposit account.....		20,007	41
Total liabilities in Canada.....	\$	159,381	78

(2) *Liabilities in other Countries.*

Net amount of losses, adjusted and unpaid.....	\$	3,048	80
Net amount of losses, unadjusted.....		530	16
Total net amount of unsettled claims for losses.....	\$	3,578	96
Reserve of unearned premiums, \$6,657.64; carried out at 80 per cent.....		5,326	12
Total liabilities in other countries.....	\$	8,905	08
Total liabilities in all countries, except capital stock.....	\$	168,286	86
Excess of assets over liabilities.....	\$	637,816	79
Capital stock paid up.....		515,529	99
Surplus over liabilities and capital.....	\$	122,286	80

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THE PACIFIC COAST—*Continued.*

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 169,093 20	\$ 13,604 27
Deduct reinsurance, \$44,888.22; and return premiums, \$26,903.18.....	69,651 84	2,139 56
Net cash received for premiums.....	\$ 99,441 36	\$ 11,464 71
Total net cash received for premiums in all countries.....	\$	110,906 07
Received for interest on investments.....		65,424 62
Rents.....		1,452 81
Transfer and endorsement fees.....		202 99
Premium on Treasury stock.....		39,538 14
Total.....	\$	217,524 63
Received for calls on capital and increased capital in instalment.....		86,457 33
Total income.....	\$	303,981 96

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 6,694 23	\$ 8,522 10
Deduct reinsurances, savings and salvages.....	9,804 69	1,099 25
Net amount paid for said losses.....	\$ -3,110 46	\$ 7,422 85
Amount paid for losses occurring during the year.....	\$ 55,703 68	\$ 17,817 92
Deduct savings, salvage and reinsurances.....	22,701 23	224 00
Net amount paid for said losses.....	\$ 33,002 45	\$ 17,593 92
Total net amount paid for losses.....	\$ 29,891 99	\$ 25,016 77
Total net amount paid for losses in all countries.....	\$	54,908 76
Amount paid for dividends during the year at 10 p.c.....		51,059 98
Commission or brokerage.....		18,832 98
Paid for salaries, Home office officials and staff, \$12,983.96; do., of general and special agents, \$350; directors' fees, \$977.35; auditor's fees, \$200; travelling expenses, \$1,150.05.....		15,661 36
Taxes and licenses.....		2,542 13
Commission for sale of capital stock.....		6,367 50
All other expenditure, viz.:—Adjustment expenses and fire losses, \$857.97; rents, \$1,800; maps, plans and office supplies, \$2,082.78; advertising, \$1,070.08; postage, telephones, express and telegrams, \$919.23; furniture and fixtures, \$43.75; miscellaneous expenses, \$367.55; underwriters' boards, tariff associations, &c., \$1,332.48; legal fees, \$15; printing and stationery, \$588.40.....		9,077 24
Total expenditure.....	\$	158,449 95

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$	601,200 92
Amount of income as above.....		303,981 96
Amount of appreciation in B.C.P. Loan Co. stock.....		310 52
Total.....	\$	905,493 40

THE PACIFIC COAST—*Continued.*SYNOPSIS OF LEDGER ACCOUNTS—*Concluded.*

Amount of expenditure as above.....	\$ 158,449 95
Balance, net ledger assets, December 31, 1912 (\$767,050.86 less deposit \$20,007.41 of Century Ins. Co.).....	\$ 747,043 45

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED  
UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 55,122 11
Amount of commission thereon.....	16,812 75
Amount of losses recovered from said companies.....	31,417 28
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$14,956.49; carried out at 80 per cent.....	\$ 35,965 20
Amount of losses due and recoverable from such companies.....	8,538 41
Amount of reinsurance premiums payable to such companies.....	22,949 41
Amount of cash or other securities held as security for recovery of losses.....	20,007 41

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## THE PACIFIC COAST—Concluded.

## RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force December 31, 1911.....	8,064	10,388,249	175,661 15		5,678,161	46,631 02		16,066,410	222,292 17
Taken during the year, new and renewed.....	5,678	11,923,843	175,190 39		6,998,012	13,062 05		18,921,855	190,252 64
Total.....	13,742	22,312,092	350,851 74		12,676,173	61,693 07		34,988,265	412,544 81
Deduct terminated.....	4,661	7,550,210	117,975 79		8,438,567	41,107 55		13,988,777	159,083 34
Gross in force at end of year.....	9,081	14,761,882	232,875 95		4,237,606	20,585 52		18,999,488	253,461 47
Deduct reinsured.....		5,716,429	93,457 21					5,716,429	93,457 21
Net in force at December 31, 1912.....	9,081	9,045,453	139,418 74		4,237,606	20,585 52		13,283,059	160,004 26

# THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—E. ROGER OWEN.

Secretary—HENRY MANN.

Principal Office—London, Eng.

Head Office in Canada—Montreal.

Chief Agent in Canada—

JAS. MCGREGOR.

(Incorporated, August 22, 1900. Dominion license issued, March 27, 1912.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash, £100,000.....	\$ 486,666 66
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## ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz:—

	Par Value.	Market Value.
Longue Point debts., 1951, 5 per cent.....	\$ 50,000 00	\$ 53,375 00
Maisonneuve debts., 1951, 4½ per cent.....	7,000 00	6,720 00
Ontario Loan & Debenture Co., 1917, 4½ per cent.....	48,666 67	48,666 67
Total par and market values.....	\$ 105,666 67	\$ 108,761 67

Carried out at market value.....	\$ 108,761 67
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Cash in banks:—

Union Bank of Canada, Montreal.....	\$ 3,663 19
Union Bank of Canada, Winnipeg.....	2,997 24
Union Bank of Canada, Vancouver.....	5,164 79

Total cash in banks.....	11,825 22
Agents' balances and premiums uncollected.....	19,577 18
Bills receivable.....	1 83

Total assets in Canada.....	\$ 140,165 90
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## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims.....	\$ 1,204 56
Reserve of unearned premiums, \$53,190.72; carried out at 80 per cent.....	42,552 58
Taxes due and accrued.....	1,825 99
Due reinsuring companies.....	1,047 88

Total liabilities in Canada.....	\$ 46,631 01
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## SESSIONAL PAPER No. 8

THE PALATINE—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 93,535 75	
Deduct reinsurance, \$7,876.72; return premiums, \$12,065.28 .....	19,942 00	
Net cash received for premiums.....	\$	73,593 75
Received for interest on investments.....		2,668 16
Total income in Canada.....	\$	76,261 91

## EXPENDITURE IN CANADA.

Amount paid for losses occurring during the year.....	\$ 3,931 40	
Deduct reinsurances.....	225 53	
Net amount paid for losses.....	\$	3,705 87
Commission or brokerage.....		17,127 75
Salaries, \$4,151.43; auditors' fees, \$10.08.....		4,161 51
Taxes.....		1,620 78
Miscellaneous expenditure, viz.:—Advertising, \$552.31; inspections and surveys, \$891.94; legal fees, \$163.68; maps and plans, \$982.23; postage, telegrams, telephones and express, \$669.02; printing and stationery, \$4,436.84; rents, \$426.48; board fees, \$142.75; office expenses, \$631.92.....		8,897 17
Total expenditure in Canada.....	\$	35,513 08

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies taken during the year—new..	2,818	\$ 9,015,516	\$ 113,114 76
Deduct terminated.....	334	1,302,644	14,983 36
Gross in force at December 31, 1912.....	2,484	\$ 7,712,872	\$ 99,031 40
Deduct reinsured.....		551,240	7,965 98
Net in force at December 31, 1912.....	2,484	\$ 7,161,632	\$ 91,065 42

(For General Business Statement, see Appendix.)

## PHENIX ASSURANCE COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—	Manager—Sir G. H. RYAN.
THE RT. HON. LORD GEO. HAMILTON,	
G.C.S.I.	

Principal Office—19 Lombard Street, London, E.C., England.

General Agents in Canada—R. MACD	Head Office in Canada—Montreal.
PATERSON, J. B. PATERSON.	

(Organized, A.D. 1782. Commenced business in Canada, A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII., Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

## CAPITAL.

Amount of capital authorized and subscribed for..	£ 3,210,650	\$15,625,163 33
Amount paid up in cash.....	422,855	2,057,894 33

## ASSETS IN CANADA.

## Stocks and bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Canadian Northern Ry., 1st mortgage, g'teed stock, 1953-61 $3\frac{1}{2}$ per cent. ....	\$ 236,033 33	\$ 209,183 50
City of Port Arthur debts., 1930, 1940, $4\frac{1}{2}$ per cent. ....	43,800 00	42,924 00
City of Edmonton bonds, 1930-50, $4\frac{1}{2}$ per cent. ....	43,800 00	42,924 00
City of Westmount debts., 1954, 4 per cent. ....	50,000 00	47,500 00
City of Victoria debts., 1959 and 1960, 4 per cent. ....	70,080 00	67,062 67
Canadian Northern Railway deb. stock, 1953, 3 p.c. ....	24,333 33	19,170 00
City of Edmonton debts., 1928-1948, 5 per cent. ....	48,666 67	49,153 33
City of Winnipeg stock, 1940, 4 per cent. ....	48,666 67	47,206 67
City of Regina bonds, 1923, 5 per cent. ....	24,333 33	24,820 00
City of Montreal 4 per cent bonds, 1925. ....	6,000 00	5,940 00
Province of Quebec 3 per cent inscribed stock, 1937. ....	84,553 33	68,488 20
City of Winnipeg 4 per cent bonds, 1917. ....	25,000 00	24,750 00
City of Toronto $3\frac{1}{2}$ per cent bonds, 1944, 1945. ....	87,600 00	76,212 00
G.T.P. 1st mortgage bonds, 1962, 3 per cent. ....	70,566 67	55,042 00
City of Calgary, debts., 1931, 1941, $4\frac{1}{2}$ per cent. ....	39,906 67	39,507 60
Total par and market values.....	\$ 903,340 00	\$ 820,423 97

Carried out at market value.....	\$ 820,423 97
Cash at head office in Canada.....	79 28

## SESSIONAL PAPER No. 8

PHENIX ASSURANCE—*Continued.*ASSETS IN CANADA—*Concluded.*

Cash in banks, viz.:—

Bank of Montreal, Montreal.....	\$	24,189 7	
Bank of Montreal, Vancouver.....		5,008 80	
Total cash in banks.....	\$		29,198 51
Agents' balances and premiums uncollected.....			31,904 79
Interest accrued.....			13,276 72
Office furniture and plans.....			15,358 49
Total assets in Canada.....	\$		910,241 76

## LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$	1,716 03	
Net amount of losses, unadjusted.....		42,098 61	
Net amount of losses, resisted, in suit.....		2,800 00	
Total net amount of unsettled claims for losses (of which \$3,946 accrued in previous years).....	\$		46,614 64
Reserve of unearned premiums, \$764,181.28; carried out at 80 per cent.....			611,345 03
Taxes due and accrued.....			7,423 82
Total liabilities in Canada.....	\$		665,383 49

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	1,201,711 17	
Deduct reinsurance, \$37,882 82; and return premiums, \$166,903. 23.....		204,786 05	
Net cash received for premiums.....	\$		996,925 12
Received for interest on deposit with the Receiver General, paid direct to the head office in London.....			34,088 41
Total income in Canada.....	\$		1,031,013 53

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	75,047 11	
Deduct reinsurance.....		7,775 05	
Net amount paid for said losses.....	\$	67,272 06	
Amount paid for losses occurring during the year.....	\$	485,119 87	
Deduct savings, salvage and reinsurance.....		6,044 41	
Net amount paid for said losses.....	\$	479,075 46	
Total net amount paid for losses.....	\$		546,347 52
Commission or brokerage.....			205,399 91
Salaries, \$43,486.63; directors' fees, \$450; auditors' fees, \$500; travelling expenses, \$3,560.94.....			47,997 5
Taxes.....			14,180 6

PHŒNIX ASSURANCE—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

Miscellaneous payments, viz.:—Advertising, \$1,748.42; office expenses, \$5,736.34; board of underwriters, \$9,427.03; furniture and fixtures, \$488.64; legal expenses, \$214; maps and plans, \$2,609.98; postage, telegrams, telephones and express, \$3,698.55; stationery and printing, \$3,498.15; rent, \$5,000; sundry, \$3,638.27; fire departments, patrol and salvage corps assessments, \$13.95.....	\$	36,073 33
Total expenditure in Canada.....	\$	849,998 95

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	47,556	\$ 110,112,384	\$ 1,491,490 71
Taken during the year, new and renewed....	28,507	87,315,146	1,207,815 29
Total.....	76,063	\$ 197,427,530	\$ 2,699,306 00
Deduct terminated.....	23,628	77,562,930	1,083,410 95
Gross in force at end of year.....	52,435	\$ 119,864,600	\$ 1,615,895 05
Deduct reinsured.....		6,900,018	98,398 77
Net in force at December 31, 1912.....	52,435	\$ 112,964,582	\$ 1,517,496 28

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1912.

## FIRE DEPARTMENT.

The fire premiums received, after deducting re-insurances, amounted to £1,404,907, and the losses paid and outstanding to £726,252, or 51·7 per cent of the premiums. The expenses and commission together amounted to £545,822, being 38·9 per cent of the premiums. A profit is shewn in this department of £132,833, which with the receipts for interest of £62,280 makes a total of £195,113 to be carried to profit and loss.

## PROFIT AND LOSS ACCOUNT.

The operations of the year resulted in a total trading profit from fire, accident and marine accounts of £173,161. This amount has been passed to profit and loss, in addition to £153,018 for interest.

After payment of dividends and the interest on the debenture stocks, a balance remains out of which the directors have resolved to carry £100,000 to the fire general reserve, making the amount thereof £1,200,000, and £15,000 to office premises account. The balance to be carried to the credit of next year's account is £285,718.

An interim dividend of 15s. per share was paid in November last and the directors recommend payment on 1st May next of a final dividend for the year 1912 of 22s. 6d. per share, as against 20s. per share paid in May, 1912. It is further their intention to increase the interim dividend, payable in November next, from 15s. to 17s. 6d. in respect of each present share, making a total payment of £2 during the year 1913. Should the shares be sub-divided, as proposed below, this would be equivalent to 8s. per new share for the year. All dividends are subject to deduction of income tax.

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PHŒNIX ASSURANCE—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
*Continued.*

## SUB-DIVISION OF SHARES.

The Directors consider that the time has come when the present shares of the Company may with advantage be divided into shares of a smaller denomination. Resolutions will therefore be submitted to an Extraordinary General Meeting, to be held at the close of the Annual General Meeting, providing that the £50 Shares, £5 paid, be divided into five shares of £10 each, £1 paid, and the fully-paid (Pelican) Shares of £5 each into five fully-paid shares of £1 each, and for certain other alterations in the Company's Constitution and Regulations.

## FUNDS OF THE COMPANY ON THE 31st DECEMBER, 1912.

Fire Funds (including General Reserve).....	£	1,850,000
Life and Capital Redemption Funds.....		10,972,135
Marine Funds.....		521,474
Employers' Liability, Accident, and General Funds.....		83,534
Profit and Loss Account.....		285,718
Capital paid up.....		422,855
Law Life Guarantee Fund securing the Debenture Stock.....		1,000,000
Funds securing Debenture Stock (1911).....		277,950
	£	15,413,666
Which with provision for outstanding liabilities of.....		448,362
Makes total assets as per balance sheet.....	£	15,862,028

## PHENIX ASSURANCE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1912—Continued.

FIRE REVENUE ACCOUNT.					
£	s.	d.	£	s.	d.
Amount of funds at the beginning of the year:					
Reserve for unexpired risks.....	650,000	0 0	Claims paid and outstanding.....	217,771	3 3
General reserve.....	1,100,000	0 0	Commission.....	317,543	5 6
Premiums.....			Expenses of management.....	10,507	9 4
Interest, dividends, and rents.....	64,446	8 4	Contributions to fire brigades.....		
Less income tax thereon.....	2,165	17 6	Transferred to profit and loss account—		
Transferred from profit and loss account.....			Trading profit.....	132,833	0 5
			Interest.....	62,279	10 10
			Amount of funds at the end of the year:—		
			Reserve for unexpired risks.....	650,000	0 0
			General reserve.....	1,200,000	0 0
£ 3,317,186	4 2				
PROFIT AND LOSS ACCOUNT.					
£	s.	d.	£	s.	d.
Balance of last year's account.....	283,347	12 9	Final dividend for 1911 of 20s. a share on 84,571 shares.....	84,571	0 0
Interest, dividends and rents—			Less income tax thereon.....	4,933	6 2
From Fire account.....	62,279	10 10	Interim dividend for 1912 of 15s. a share on 84,571 shares.....	63,428	5 0
Accident account.....	2,970	1 11	Less income tax thereon.....	3,699	19 8
Marine account.....	17,227	13 5	Interest on 4% debenture stock (Law Life).....	40,000	0 0
Not carried to other accounts.....	74,117	8 5	Less income tax thereon.....	2,333	6 8
Less income tax thereon.....	3,576	18 8	Interest on 4% debenture stock (1911).....	11,118	0 0
			Less income tax thereon.....	648	11 0
Trading profit transferred:—					
From Fire account.....	132,833	0 5	Income tax on profits.....	£ 137,502	1 6
Accident account.....	4,312	9 4	Bad debts.....	7,615	4 4
Marine account.....	36,015	4 4	Securities written down.....	975	7 1
Transfer fees.....			Office premises account.....	12,848	10 9
			Office premises account.....	15,000	0 0
			Transferred to fire account (general reserve).....	100,000	0 0
			Balance carried forward.....	285,718	6 7
			£ 609,659	10 3	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED DECEMBER, 31 1912—*Concluded.*

## GENERAL BALANCE SHEET.

<b>LIABILITIES.</b>		<b>£</b>	<b>s.</b>	<b>d.</b>
<b>CAPITAL (fully subscribed) £3,210,650—</b>				
In 81,951 £50 shares, £5 paid.....	£	309,755		
In 22,620 £5 shares, fully-paid ("Pelican shares") .....		113,100		
<b>Fire insurance funds.....</b>		422,855	0	0
Marine insurance funds.....		1,850,000	0	0
Employers' liability, accident and general insurance funds.....		521,474	9	4
Profit and loss account.....		85,533	11	11
		285,718	6	7
	<b>£</b>	3,163,581	7	10
<b>4% debenture stock (Law Life).....</b>		1,000,000		
<b>4 % debenture stock (1911).....</b>		277,950		
<b>Interest on debenture stocks accrued but not due.....</b>		1,277,950	0	0
		8,022	13	9
<b>Claims admitted or intimated but not paid (fire).....</b>		115,813	0	0
<b>Outstanding accounts—</b>				
Fire department.....		90,205	6	8
Accident departments.....		3,145	5	3
Marine department.....		67,929	8	9
Dividends.....		250	13	10
Debenture stock interest.....		26	18	5
<b>Bills payable—</b>				
Life department.....		3,357	1	7
Marine department.....		55	18	0
<b>Life department funds and outstanding liabilities as per separate balance sheet.....</b>		11,129,690	17	7
		£ 15,862,028	11	8

## THE PHOENIX INSURANCE COMPANY, HARTFORD, CONN.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—D. W. C. SKILTON.

Secretaries—J. B. KNOX AND  
THOS. C. TEMPLE.

Chief Agent in Canada—J. W. TATLEY.

Principal Office—Hartford, Conn.

Head office in Canada—Montreal.

(Incorporated, May 31, 1854. Commenced business in Canada, May 20, 1890.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed for and paid up in cash.....	<u>2,000,000 00</u>

## ASSETS IN CANADA.

Bonds in deposit with Receiver General, viz.:—

	Par value.	Market value.
City of St. Boniface debentures, 1930, 5 per cent.....	\$ 25,000 00	\$ 26,000 00
Town of Outremont debentures, 1950, 5 per cent.....	25,000 00	26,000 00
City of Guelph debentures, 1929, 4½ per cent.....	20,000 00	19,800 00
City of Guelph bonds, 1919, 5 per cent.....	24,000 00	24,480 00
Town of Westmount debts., 1945, 4 per cent.....	50,000 00	48,000 00
City of Victoria bonds, 1928, 5 per cent.....	20,000 00	21,400 00
Town of St. Henri bonds, 1918, 1949, 4½ per cent.....	95,000 00	94,200 00
Province of New Brunswick bonds, 1922, 4 per cent...	5,000 00	5,000 00
City of Brantford bonds, 1934, 4 per cent.....	20,000 00	19,060 00
Town of Montreal West debts., 1952, 5 p.c.....	10,000 00	10,400 00

Total deposit with the Receiver General.....	\$ 294,000 00	\$ 294,280 00
Imperial Bank stock, 479 shares.....	47,900 00	169,691 00

Total par and market values.....	<u>\$ 341,900 00</u>	<u>\$ 403,971 00</u>
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Carried out at market value.....	\$ 403,971 00
Cash at head office in Canada.....	1,232 12
Cash in Imperial Bank, Montreal.....	14,405 75
Agents' balances and outstanding premiums (\$2,550.00 on business prior to Oct, 1. 1912).....	51,522 61
Interest accrued.....	3,562 47
Office furniture, \$1,371.74; maps and plans, \$2,629.34.....	<u>4,001 08</u>

Total assets in Canada.....	<u>\$ 478,695 03</u>
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## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for losses.....	\$ 8,709 51
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## SESSIONAL PAPER No. 8

PHENIX OF HARTFORD—*Continued.*LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, \$263,338.07; carried out at 80 p.c....\$	210,670 45
Due and accrued for salaries, rent, &c.....	4,941 00
Taxes due and accrued .....	5,671 87
Total liabilities in Canada.....	<u>\$ 229,992 83</u>

## INCOME IN CANADA.

Gross cash received for premiums.....\$	437,939 34
Deduct reinsurance, \$32,449.06; and return premiums, \$53,564.28.....	86,013 34
Net cash received for premiums.....\$	351,926 00
Received for interest on investments.....	18,532 00
Total income in Canada.....\$	<u>370,458 00</u>

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....\$	24,448 79
Deduct reinsurances.....	1,061 74
Net amount paid for said losses.....\$	23,387 05
Amount paid for losses occurring during the year.....\$	157,434 35
Deduct savings, salvage and reinsurances.....	25,961 79
Net amount paid for said losses.....\$	131,472 56
Total net amount paid for losses.....\$	154,859 61
Commission or brokerage.....	68,562 57
Paid for salaries, head office officials, \$14,138.43; travelling expenses, \$3,874.44.....	18,012 87
Taxes.....	5,936 55
Miscellaneous payments, viz.: Underwriters' Association, \$3,910.64; postage, telegrams, telephones and expenses, \$2,162.25; printing and stationery \$1,795.94; rents, \$2,369.56; advertising, \$363.07; exchange, \$158.73; office furniture and fixtures, \$391.14; sundries and supplies, \$1,214.56; subscriptions, \$232.07; total \$12,597.96; less sales to Westchester, \$463.26.....	12,134 70
Total expenditure in Canada.....\$	<u>259,506 30</u>

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	23,732	\$ 38,698,687	\$ 484,320 58
Taken during the year, new and renewed.....	20,436	37,089,105	450,214 85
Total.....	44,168	\$ 75,787,792	\$ 934,535 43
Deduct terminated.....	16,363	30,892,743	379,285 71
Gross in force at end of year.....	27,805	\$ 44,895,049	\$ 555,249 72
Deduct reinsured.....		3,823,407	40,023 55
Net in force at December 31, 1912.....	27,805	<u>\$ 41,071,642</u>	<u>\$ 515,226 17</u>

3 GEORGE V., A. 1913

PHŒNIX OF HARTFORD—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 127,291 14
Mortgage loans on real estate, first liens.....	27,700 00
Loans secured by pledge of bonds, stocks or other collaterals.....	59,000 00
Book value of stocks and bonds owned by the company.....	8,870,092 00
Cash on hand, in trust companies and banks.....	758,842 94
Agents' debit balances .....	1,019,628 28
Total ledger assets.....	<u>\$10,862,554 36</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 88,923 77
Rents accrued.....	1,168 24
Market value of real estate over book value.....	13,722 24
Market value of stocks and bonds over book value.....	780,078 50
Net cash value of premiums in course of collection.....	52,364 60
Reinsurance due from other companies.....	9,999 57
Amount due from American National bank in liquidation.....	7,070 00
Gross assets.....	<u>\$11,815,881 28</u>
Deduct assets not admitted.....	9,831 87
Total admitted assets.....	<u>\$11,806,049 41</u>

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 485,001 34
Total unearned premiums.....	4,975,957 27
State, county, and municipal taxes due or accrued.....	160,000 00
Salaries, rents, &c., due or accrued.....	30,000 00
Total liabilities, excluding capital stock.....	<u>\$ 5,650,958 61</u>
Capital stock paid up in cash.....	2,000,000 00
Surplus over all liabilities.....	4,155,090 80
Total liabilities.....	<u>\$11,806,049 41</u>

## INCOME.

Net cash received for premiums.....	\$ 5,176,471 41
Received for interest and dividends.....	442,811 03
Rents.....	14,089 68
Agents' balances charged off.....	592 16
Gross profit on sale or maturity of ledger assets.....	49,451 44
From Farmer and Mechanic's National Bank previously charged off.....	900 00
Total income.....	<u>\$ 5,684,315 72</u>

SESSIONAL PAPER No. 8

PHOENIX OF HARTFORD—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

## DISBURSEMENTS.

Net amount paid during the year for losses.....	\$ 2,738,007 24
Expenses of adjustment and settlement of losses.....	36,970 57
Dividends paid to stockholders (including \$55,496.95 stockholders' tax).....	375,496 95
Commission or brokerage.....	1,065,210 01
Rents.....	28,542 02
Salaries, \$271,128.81; and expenses, \$143,639.22; of special and general agents and branch office employees.....	414,768 03
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	144,919 53
Underwriters' boards and tariff associations.....	69,663 59
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	16,472 95
Inspections and surveys.....	18,693 94
Taxes on real estate.....	2,401 58
State taxes on premiums, Insurance Department licenses and fees	121,687 55
All other licenses, fees and taxes.....	23,401 83
Agents' balances charged off.....	88 98
Gross loss on sale or maturity of ledger assets.....	2,112 50
Federal corporation tax.....	4,637 43
All other payments and expenditures.....	118,934 37
Total expenditure.....	\$ 5,185,009 07

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$819,894,990 00
Premiums thereon.....	7,288,083 68
Amount of policies terminated.....	788,578,842 00
Premiums thereon.....	7,175,485 22
Net amount in force on December 31, 1912.....	967,824,096 00
Premiums thereon.....	9,580,882 70

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. B. BRANCH.

Secretary—A. G. BEALS.

Principal Office—Providence, R.I.

Head Office in Canada—Montreal.

Chief Agents in Canada—  
ROBT. HAMPSON and SON, LTD.

(Incorporated 1799. Dominion license issued January 9, 1912.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. \$ 1,000,000 00

## ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value	Market value
Commonwealth of Massachusetts (Metropolitan Parks Loan), 1936, 3½ p.c.....	\$ 6,000	\$ 5,580
State of Rhode Island (Metropolitan Parks), 1958, 3½ p.c.....	100,000	95,000
	<u>\$ 106,000</u>	<u>\$ 100,580</u>

Carried out at market value.....\$ 100,580 00

Stocks owned by the company—

	Par value.	Market value.
100 shares Bank of Montreal.....	\$ 10,000 00	\$ 24,500 00
200 shares Canadian Bank of Commerce.....	10,000 00	22,000 00
Total par and market values.....	<u>\$ 20,000 00</u>	<u>\$ 46,500 00</u>

Carried out at market value.....46,500 00

Interest accrued.....729 99

Agents' balances and premiums uncollected.....18,136 50

Total assets in Canada.....\$ 165,946 49

## LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$ 337 00
Net amount of losses, unadjusted.....	4,240 13

Total net amount of unsettled claims for losses.....\$ 4,577 13

Reserve of unearned premiums, \$68,259.99; carried out at 80 p.c.. 54,608 00

Taxes due and accrued.....1,348 87

Total liabilities in Canada.....\$ 60,534 00

## SESSIONAL PAPER No. 8

PROVIDENCE WASHINGTON—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 147,766 72	
Deduct reinsurance, \$502.67; return premiums, \$27,763.94.....	28,266 61	
Net cash received for premiums.....	\$	119,500 11
Received for interest on investments.....		4,305 00
Total income in Canada.....	\$	123,805 11

## EXPENDITURE IN CANADA.

Total net amount paid for losses occurring during the year.....	\$	25,208 94
Commission or brokerage.....		32,288 76
Travelling expenses.....		1,249 63
Taxes.....		808 73
Miscellaneous expenditure, viz.:—Advertising, \$282.80; maps and plans, \$973.75; postage, telegrams, telephones and express, \$482.07; printing and stationery, \$1,250.81; board fees, \$133.99; sundries, \$216.06.....		3,339 48
	\$	62,895 54

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
Gross policies taken during the year—new.....	\$ 12,975,305	\$ 165,903 22
Deduct terminated.....	3,335,526	41,857 59
Gross in force at December 31, 1912.....	\$ 9,639,779	\$ 124,045 63
Deduct reinsured.....	36,880	502 67
Net in force at December 31, 1912.....	\$ 9,602,899	\$ 123,542 96

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 2,661,412 50
Cash on hand, in trust companies and in banks.....	449,477 56
Agents' balances and bills receivable.....	572,985 35
Other ledger assets.....	2,689 08
Total ledger assets.....	\$ 3,686,564 49

## NON-LEDGER ASSETS.

Interest due and accrued.....	30,834 16
Market value of bonds and stocks over book value.....	1,059,113 50
Gross assets.....	\$ 4,775,512 15
Deduct assets not admitted.....	610 75
Total admitted assets.....	\$ 4,775,901 40

3 GEORGE VI. A. 1913

PROVIDENCE WASHINGTON—*Concluded.*

## LIABILITIES.

Net amount of unpaid losses.....	\$ 367,023 45
Total unearned premiums.....	2,302,819 37
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued	5,000 00
Taxes due and accrued (estimated).....	52,000 00
Total liabilities, except capital stock.....	\$ 2,726,842 82
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	1,049,058 58
Total liabilities.....	\$ 4,775,901 40

## INCOME.

Net cash received for premiums.....	\$ 3,261,916 42
Interest and dividends.....	137,495 72
Gross profit on sale or maturity of stocks.....	141,075 60
Gross increase by adjustment in book value of bonds and stock...	17,376 25
All other income.....	7,250 00
Total income.....	\$ 3,565,113 99

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,830,386 82
Expenses of adjustment and settlement of losses.....	30,427 72
Dividends paid stockholders.....	75,000 00
Commission or brokerage.....	686,309 15
Salaries, \$93,574.64; and expenses \$30,566.04, of special and general agents.....	124,140 68
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	119,213 95
Rents.....	14,282 90
Underwriters' boards and tariff associations.....	31,365 99
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	20,929 04
Inspections and surveys.....	12,680 09
State taxes on premiums, Insurance Department licenses and fees..	71,702 71
All other licenses, fees and taxes.....	8,430 09
Gross loss on sale or maturity of stocks.....	17,737 50
Gross decrease, by adjustment, in book value of bonds and stocks...	58,323 63
All other expenditure.....	74,933 99
Total disbursements.....	\$ 3,175,864 26

## RISKS AND PREMIUMS.

*Fire Risks.*

Amount of risks written or renewed during the year.....	\$346,827,425 00
Premiums thereon.....	3,588,841 28
Amount of policies terminated.....	308,254,019 00
Premiums thereon.....	3,222,132 23
Net amount in force December 31, 1912.....	386,674,070 00
Premiums thereon.....	3,841,337 86

SESSIONAL PAPER No. 8

## PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—SIR J. W. SCOTT, Bart.

Secretary—F. C. SCOTT.

Principal Office—Bolton, England.

Chief Agents in Canada—WILLIS, FABER  
& Co., of Canada, Limited.

Head Office in Canada—Montreal.

(Established, October 17, 1903. Dominion license issued December 19, 1910.)

## CAPITAL.

Amount of joint stock capital authorized.....	£ 250,000—	\$ 1,216,666 67
Amount subscribed for.....	180,000—	876,000 00
Amount paid up in cash.....	90,000—	438,000 00

## ASSETS IN CANADA.

On deposit with Receiver General, viz.:—

	Par value.	Book and Market value.
British consols, 1923, or later, 2½ per cent.....	\$ 52,073 34	\$ 39,120 00
City of Montreal stock, 1950, 4 per cent.....	4,866 66	4,915 34
Province of Saskatchewan stock, 1951, 4 per cent.....	24,333 33	23,603 33
Municipality of South Vancouver, 1961, 4 per cent.....	9,733 33	9,392 67
St. John & Quebec Ry. 1st Mtge., 1962, 4 per cent.....	24,333 33	23,968 33
Total par and market values.....	\$ 115,339 99	\$ 100,999 67
Carried out at market value.....		\$ 100,999 67
Cash at head office in Canada.....		19 00
Cash in Bank of Montreal.....		18,141 61
Agents' balances and premiums uncollected.....		1,713 98
Goad's plans.....		1,109 00
Total assets in Canada.....		\$ 121,974 26

## LIABILITIES IN CANADA.

Amount of losses, adjusted and unpaid.....	\$ 14 00
Amount of losses, unadjusted.....	4 88
Total amount of unsettled losses.....	\$ 18 88
Reserve of unearned premiums \$17,144.65; carried out at 80 per cent.....	13,715 72
Accounts payable.....	1,309 06
Taxes due and accrued.....	200 00
Reinsurance premiums in unlicensed companies.....	6,964 23
Total liabilities in Canada.....	\$ 22,207 89

3 GEORGE V., A. 1913

PROVINCIAL INSURANCE COMPANY, LIMITED—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	34,892 79	
Deduct return premiums.....		5,510 91	
Net cash received for premiums.....	\$		29,381 88
Received for interest on investments.....			187 46
Reinsurance treaty profit.....			589 06
Total income in Canada.....	\$		30,158 40

## EXPENDITURE IN CANADA.

Total net amount paid for losses.....	\$		2,945 23
Commission or brokerage.....			4,153 08
Salaries, fees and other charges of officials....			874 98
Paid for taxes.....			1,334 26
All other payments, viz.:—Maps and plans, \$4.63; exchange, \$2.95			7 58
Total expenditure in Canada.....	\$		9,315 13

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	375	\$ 2,875,548	\$ 20,625 53
Taken during the year, new and renewed.....	935	4,906,584	33,987 41
Total.....	1,310	\$ 7,782,132	\$ 54,612 94
Deduct terminated.....	398	3,417,671	23,065 58
Gross and net in force at December 31, 1912....	912	\$ 4,364,461	\$ 31,547 36

(For General business Statement, see Appendix.)



SESSIONAL PAPER No. 8

# QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—VICTOR CHATEAUVERT.

Secretary and Chief Agent—  
COLIN E. SWORD.

Principal Office—Quebec.

(Organized, April 2, 1818, and incorporated by Act of L.C., 9 George IV., cap. 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic. cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business, 1818).

## CAPITAL.

Amount of capital authorized and subscribed.....	\$ 225,000 00
Amount paid up in cash.....	125,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Real Estate (Company's Office, St. Peter St., Quebec).....	\$ 81,434 34
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Bonds on deposit with Receiver General:—

	Par value.	Book value.	Market value.
City of Quebec Corporation bonds, 1914, 5 p.c.....	\$ 31,000 00	\$ 31,960 00	\$ 31,000 00
City of Quebec Corporation bonds, 1922, 1926, 4½ p.c.....	7,000 00	7,340 00	7,070 00
New Brunswick bonds, 1914, 4½ p.c....	10,000 00	11,000 00	10,000 00
City of Hull bonds, 1936, 5 p.c.....	10,000 00	10,500 00	10,200 00
City of Three Rivers bonds, 1931, 4 p.c.	10,000 00	10,000 00	9,275 00
Province of Manitoba, 1947, 4 p.c.....	46,720 00	48,121 59	45,318 40
City of Vancouver sterling debentures, 1947-1948, 4 p.c.....	5,840 00	5,869 20	5,518 80
City of Montreal Technical School, 1949, 4 p.c.....	29,200 00	28,948 88	28,470 00
Total with Receiver General.....	\$ 149,760 00	\$ 153,739 67	\$ 146,852 20

Other bonds owned by the company:—

†Egyptian Unified debt, 1912, 4 p.c.....	\$ 19,466 67	\$ 19,442 34	\$ 19,150 34
†City of Vancouver, 1947-1948, 4 p.c.....	13,626 67	13,694 80	12,877 21
†City of Hull, P.Q., bonds, 1937, 4 p.c....	19,500 00	19,180 73	18,762 90
†City of Fort William debs., 1925-40, 4½ p.c.....	24,333 33	24,820 00	22,812 50
†City of Toronto sterling bonds, 1944, 3½ p.c.....	12,166 66	10,950 00	10,602 03
Total.....	\$ 89,093 33	\$ 88,087 87	\$ 84,204 98

†Held by Company's attorneys at Liverpool, England.

## QUEBEC—Continued.

## ASSETS—Concluded.

## \*Stocks owned by the Company:—

	Par value.	Book value.	Market value.
London and North Western Railway 4 p.c. preference stock.....	\$ 27,632 93	\$ 32,195 00	\$ 27,840 18
Canadian Pacific Railway perpetual Consolidated 4 p.c. debenture stock..	48,666 67	51,465 00	48,666 67
British Columbia Electric Railway perpetual Consolidated 4½ p.c. debenture stock.....	24,333 33	22,873 33	23,603 33
Canadian Northern 4 p.c. perpetual Consolidated debenture stock.....	48,666 66	45,746 67	44,773 33
Total stocks.....	\$ 149,299 59	\$ 152,280 00	\$ 144,883 51
Total par, book and market values of bonds and stocks.....	\$ 388,152 92	\$ 394,107 54	\$ 375,940 69
Carried out at book value.....		\$	394,107 54
Cash at head office.....			1,485 35
Cash at branch offices: Montreal, Toronto and Liverpool, Eng.			52,684 84
Cash in banks, viz:—			
Bank of British North America, Quebec.....		\$ 25,046 85	
Montreal.....		1,545 49	
Dominion Bank, Toronto.....		7,444 56	
Canadian Bank of Commerce, Winnipeg.....		4,160 26	
Quebec Bank, Toronto.....		354 76	
Canada Permanent Mortgage Corporation, Toronto.....		10,000 00	
Total cash in banks.....			48,551 92
Total ledger assets.....		\$	578,266 99
Market value of bonds and stocks under book value.....			18,166 85
		\$	560,100 14
OTHER ASSETS.			
Interest accrued.....			3,633 04
Rents due, \$100; accrued, \$528.33.....			628 33
Agents' balances and premiums uncollected (\$563.51 on business prior to Oct, 1. 1912).....			27,773 43
Total assets.....		\$	592,134 94
LIABILITIES.			
Net amount of unsettled, adjusted but unpaid claims for losses...\$			3,189 58
Total reserve of unearned premiums, \$162,453.45; carried out at 80 per cent.....			129,962 76
Taxes due and accrued.....			2,739 98
Loan from London and Lancashire Fire.....			2,000 00
Total liabilities, except capital stock.....		\$	137,892 32
Excess of assets over liabilities.....		\$	454,242 62
Capital stock paid up in cash.....			125,000 00
Surplus over liabilities and capital.....		\$	329,242 62

\*Held by Company's attorneys at Liverpool, England.

## SESSIONAL PAPER No. 8

## QUEBEC—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 251,126 78	
Deduct reinsurance, \$8,256.62; and return premiums \$26,108.12.....	34,364 74	
Net cash received for premiums.....	\$ 216,762 04	
Received for interest.....	18,517 64	
Received for rent.....	4,969 99	
Total income.....	\$ 240,249 67	

## EXPENDITURE.

Amount paid for losses occurring in previous years.....	\$ 2,784 85	
Deduct reinsurance.....	94 80	
Net amount paid for said losses.....	\$ 2,690 05	
Amount paid for losses occurring during the year.....	\$ 94,889 16	
Deduct reinsurances.....	3,389 40	
Net amount paid for said losses.....	\$ 91,499 76	
Total net amount paid for losses.....	\$ 94,189 81	
Amount paid for dividends and bonus.....	37,500 00	
Commission or brokerage.....	40,096 12	
Paid salaries for head office officials, \$16,068.81; directors' fees, \$220; travelling expenses, \$395.23.....	16,684 04	
Taxes.....	4,253 81	
Miscellaneous payments, viz.:—Printing and stationery, \$1,480.14; rent, \$1,771.35; plans and maps, \$592.21; postage, exchange, express, telegrams and telephones, \$1,232.55; sundries, \$88.46; advertising, \$557.74; office charges, \$1,124.94; Underwriters' Association, \$2,087.28; inspections and surveys, \$779.66; legal expenses, \$15.58; furniture and fixtures, \$229.77.....	9,959 68	
Total expenditure.....	\$ 202,683 46	

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911.....	\$ 539,300 78	
Amount of cash income as above.....	240,249 67	
Total.....	\$ 779,550 45	
Amount of expenditure.....	\$ 202,683 46	
Amount written off ledger assets not included in above.....	600 00	
Total.....	203,283 46	
Balance, net ledger assets (\$578,266.99; less \$2,000 loan) at December 31, 1912.....	\$ 576,266 99	

3 GEORGE V., A. 1913

QUEBEC—*Concluded.*

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums. thereon.
Gross policies in force at date of last statement...	17,065	\$ 25,298,785	\$ 236,503 39
Taken during the year, new and renewed.....	10,306	21,752,109	249,689 79
Total.....	27,371	\$ 47,050,894	\$ 546,193 18
Deduct terminated.....	8,822	19,887,027	227,176 17
Gross in force at end of year.....	18,549	\$ 27,163,867	\$ 319,017 01
Deduct reinsured.....		580,062	7,176 76
Net in force at Dec. 31, 1912.....	18,549	\$ 26,583,805	\$ 311,840 25

SESSIONAL PAPER No. 8

## QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—EDWARD F. BEDDALL. | Secretary—N. S. BARTOW.  
 Principal Office—New York.  
 Agent in Canada—WILLIAM MACKAY. | Head office in Canada—  
 | 1709 Notre Dame St., Montreal.  
 (Incorporated, Sept. 11, 1891. Commenced business in Canada, Nov. 2, 1891.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
 up in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General:—

	Par value.	Market value.
City of Halifax, 5 per cent stock.....	\$ 60,000 00	\$ 72,000 00
New Zealand, 4 per cent stock, 1929.....	48,666 66	49,000 00
Province of Quebec, 3 per cent inscribed stock, 1937.....	30,416 67	25,418 75
Province of Manitoba Drainage 4 per cent debentures, 1935-1937.....	40,000 00	39,200 00
Canadian Northern Railway guaranteed, 4 per cent bonds, 1930.....	48,666 66	47,206 66
City of Toronto Consol. 3½ per cent debentures, 1929....	48,666 67	43,800 00
City of Toronto Gen. Cons. Loan Debs., 1948, 4 p.c.....	35,040 00	33,288 00
City of Montreal, 3½ Consol. debenture stock, 1942.....	34,066 67	29,297 33
City of Montreal Sinking Fund, 4 per cent debentures, 1942.....	70,000 00	67,900 00
City of Ottawa 3½ per cent bonds, 1928.....	30,000 00	27,600 00
City of Winnipeg 4 per cent debentures, 1919.....	12,000 00	11,880 00
Montreal Harbour 4 per cent debentures, 1924.....	10,000 00	9,200 00
Province of Ontario 3½ per cent bonds, 1936.....	40,000 00	36,800 00
Province of Ontario 4 per cent debentures, 1939.....	30,000 00	30,600 00
City of Victoria 4 per cent debentures, 1918.....	20,000 00	19,800 00
City of St. Henri School debentures, 1949, 4½ per cent	32,000 00	30,720 00

Total par and market values.....\$ 589,523 33    \$ 573,710 74

Carried out at market value.....\$ 573,710 74  
 Cash at head office in Canada.....7,509 97

Cash in banks, viz:—

Royal Bank, Halifax.....	\$ 1,834 12
Dominion Bank, Montreal.....	13,822 38
“ “ Winnipeg.....	3,985 44
“ “ Calgary.....	4,580 51

Total cash in banks.....24,222 45  
 Interest accrued.....7,403 99  
 Agents' balances and premiums outstanding (\$108.36 on business  
 prior to Oct. 1, 1912) fire.....55,424 43  
 Agents' balances, automobile.....2,228 80  
 Office furniture and plans.....3,000 00

\$ 673,500 38

3 GEORGE V., A. 1913

## QUEEN—Continued.

## LIABILITIES IN CANADA.

<i>For Fire Losses.</i>	
Net amount of losses, unadjusted .....	\$ 24,330 00
"                    "            resisted, in suit .....	10,000 00
<hr/>	
Net amount of unsettled claims for fire losses (of which \$10,992 accrued prior to 1912) .....	\$ 34,330 00
Net amount of unadjusted automobile claims .....	1,500 00
<hr/>	
Total net amount of unsettled claims for losses .....	\$ 35,830 00
Reserve of unearned premiums, fire \$455,075.53; other, \$18,211.31; total, \$473,286.84; carried out at 80 per cent thereof .....	378,629 47
Due for return premiums, \$96.82; reinsurance, \$395.23 .....	492 05
Due and accrued for salaries, rent, &c. ....	95 33
Due and accrued for taxes, fire, \$6,586.36; other, \$321.45 .....	6,907 81
<hr/>	
Total liabilities in Canada .....	\$ 421,954 66
<hr/>	

## INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums .....	\$ 666,209 64
Deduct reinsurance, \$14,500.59; and return premiums \$73,723.75 .....	88,224 34
<hr/>	
Net cash received for said premiums .....	\$ 577,985 30
<i>Automobile Risks.</i>	
Gross cash received for premiums .....	\$ 41,845 91
Deduct return premiums .....	5,480 56
<hr/>	
Net cash received for said premium .....	\$ 36,365 35
<i>Inland Transportation Risks.</i>	
Net cash received for inland transportation premiums .....	\$ 69 82
<hr/>	
Total net cash received for all premiums .....	\$ 614,420 47
Received for interest on investments .....	22,947 38
<hr/>	
Total income in Canada .....	\$ 637,367 85
<hr/>	

## EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Amount paid for losses occurring in previous years .....	\$ 51,310 15
Deduct savings, salvage and reinsurance .....	379 94
<hr/>	
Net amount paid for said losses .....	\$ 50,930 21
<hr/>	
Amount paid for losses occurring during the year .....	\$ 272,536 14
Deduct savings, salvage, and reinsurances .....	8,387 65
<hr/>	
Net amount paid for said losses .....	\$ 264,148 49
<i>Automobile Risks.</i>	
Net amount paid for automobile losses .....	\$ 2,312 67
<hr/>	
Total net amount paid for losses .....	\$ 317,391 37
Commission or brokerage, fire, \$107,091.69; other, \$6,531.30 .....	113,622 99
Paid for salaries, head office officials, fire, \$4,988; other, \$1,125.25; do. of agents, \$33,758.62; auditors' fees, \$208.53; travelling expenses, \$482.65 .....	40,563 05
Taxes, fire, \$8,737.98; other, \$61.92 .....	8,799 90
Miscellaneous payments, fire, viz.:—Postage, express and telegrams, telephones and express, \$3,877.99; printing and stationery, \$5,378.72; advertising, \$894.93; Underwriters' Association, \$5,269.91; rent, \$5,123.01; maps and plans, \$2,235.37; office furniture and fixtures, \$1,047.56; legal expenses, \$92.50; sundries and general office expenses, \$1,959.18; inspections and surveys, \$2,063.71 .....	27,942 88

## SESSIONAL PAPER No. 8

## QUEEN—Continued.

## EXPENDITURE IN CANADA—Concluded.\*

Miscellaneous payments, other viz.:—Advertising, \$20.58; postage telegrams, telephones and express, \$17.36; printing and stationery, \$253.68; Underwriters' Association, \$34.10; sundries, \$73.83.....	\$	399 55
Total expenditure in Canada.....	\$	508,719 74

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 68,108 922	\$ 920,656 22
Policies taken during the year, new and renewed.....	51,369,612	673,101 13
Total.....	\$119,478,534	\$1,593,757 35
Deduct terminated.....	46,320,275	641,916 24
Gross in force at end of year.....	\$ 73,158,259	\$ 951,841 11
Deduct reinsured.....	2,002,689	22,117 32
Net in force at December 31, 1912.....	\$ 71,155,570	\$ 929,723 79
<i>Automobile Risks.</i>		
Gross policies in force at date of last statement.....	\$ 309,510	\$ 7,297 98
Taken during the year, new and renewed.....	1,749,424	43,190 45
Total.....	\$ 2,058,934	\$ 50,488 43
Deduct terminated.....	585,009	14,065 80
Gross and net in force at December 31, 1912.....	\$ 1,473,925	\$ 36,422 63
<i>Inland Transportation Risks.</i>		
Policies taken during the year, new and renewed.....	\$ 489,675	\$ 69 14
Deduct terminated.....	489,675	69 14

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 65,000 00
Book value of stocks and bonds owned by the company.....	8,805,876 27
Cash on hand, in trust companies and banks.....	428,520 60
Agents' balances and bills receivable.....	786,461 09
Total ledger assets.....	\$10,085,857 96

## NON-LEDGER ASSETS.

Interest due and accrued.....	85,304 17
Due for reinsurance on losses paid.....	15,148 62
Commission on unpaid reinsurance premiums.....	13,668 44
Gross assets.....	\$10,199,979 19
Deduct assets not admitted.....	205,529 18
Total admitted assets.....	\$ 9,994,450 01

## QUEEN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
Continued.

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 411,817 33
Total unearned premiums.....	4,382,872 80
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.....	27,218 08
State, county and municipal taxes, due or accrued.....	96,004 24
Commission, brokerage and other charges, due or to become due to agents and brokers.....	13,664 29
Reinsurance and return premiums.....	69,447 29
Pension obligations.....	32,280 00
Total liabilities, excluding capital stock.....	\$ 5,033,304 03
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities, including capital stock.....	3,961,145 98
Total liabilities.....	\$ 9,994,450 01

## INCOME.

Net cash received for premiums.....	\$ 5,009,026 09
Interest and dividends.....	350,102 00
From agents' balances previously charged off.....	9 85
Gross profit on sale or maturity of stocks.....	29,609 89
Total income.....	\$ 5,388,747 83

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,545,020 56
Expenses of adjustment and settlement of losses.....	64,730 27
Cash dividends paid stockholders.....	300,000 00
Commission or brokerage.....	951,067 53
Allowances to local agencies for miscellaneous agency expenses...	21,011 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	331,883 42
Salaries; \$107,307.45, and expenses, \$70,939.77; of special and general agents.....	178,247 22
Rent.....	47,060 96
Underwriters' boards and tariff associations.....	51,342 53
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	29,724 58
Inspections and surveys.....	25,480 36
State taxes on premiums, Insurance Department licenses and fees	99,419 35
All other licenses, fees and taxes.....	21,840 57
Agents' balances charged off.....	146 95
Gross decrease, by adjustment, in book value of bonds.....	29,534 64
All other expenditure.....	149,199 68
Total expenditure.....	\$ 4,845,710 04



## SESSIONAL PAPER No. 8

QUEEN—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—*Concluded.*

## RISKS AND PREMIUMS.

## FIRE.

Fire risks written or renewed during the year.....	\$532,871,425 00
Premiums thereon.....	6,055,268 36
Amount terminated during the year.....	497,620,277 00
Premiums thereon.....	5,795,610 41
Net amount in force at December 31, 1912.....	730,867,190 00
Premiums thereon.....	8,058,660 54

## MARINE AND INLAND

Net amount in force at December 31, 1912.....	\$16,829,120 00
Premiums thereon.....	427,691 57

## LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—N. BERNIER.

Secretary and Chief Agent—  
A. AUDET.

Principal Office—Rimouski, P.Q.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII., 1906, cap. 116. Dominion license issued July 19, 1907.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	150,000 00
Amount paid up in cash.....	100,000 00

*(For list of Shareholders, see Appendix.)*

## LEDGER ASSETS.

Value of real estate.....\$ 25,000 00

Bonds and debentures owned by the company, viz.:—

	Par value.	Book value.	Market value.
*Town of St. Germain de Rimouski, 1955-1956, 4½ per cent.....	\$ 55,000 00	\$ 55,000 00	\$ 55,000 00
Kamouraska Telephone Company, 1922, 5 per cent.....	20,000 00	20,000 00	20,000 00
Town of Battleford, 1915, 5 p.c.....	2,000 00	2,000 00	2,000 00
Town of Ladysmith, 1926, 6 p.c.....	3,000 00	3,000 00	3,000 00
Steel Co. of Canada, 1940, 6 p.c.....	5,000 00	5,097 12	4,950 09
Price Bros. Co. Ltd., 1940, 5 p.c.....	6,326 66	5,489 46	5,440 93
Canada Cement Co., 1929, 6 p.c.....	5,000 00	5,082 01	5,010 60

Total par, book and market values.....\$ 96,326 66 \$ 95,668 59 \$ 95,400 93

Carried out at book value.....95,668 59

Cash at head office.....169 90

Cash in banks, viz.:—

La Banque Nationale, Rimouski; \$74,141.41; less outstanding cheques, \$20,820 48.....	\$ 53,320 93
Standard Bank, Toronto, \$49,620.08, less outstanding cheques, \$118.33.....	49,501 75
Canadian Bank of Commerce, Rimouski.....	16,741 19
Royal Bank, Toronto.....	9,040 68
Carnegie Trust.....	4,653 17

Total cash in banks.....133,257 72

Total ledger assets.....\$ 254,096 21

\*In deposit with Receiver General.

## LA COMPAGNIE DE RIMOUSKI—Continued.

Interest accrued.....	\$	499	26
Rents due, \$47.50; accrued, \$225.....		272	59
Agents' balances and premiums uncollected (\$6,825.40 on business prior to Oct. 1, 1912.).....		31,482	93
Office furniture, \$2,065.21; Goad's plans, \$10,479.19.....		12,544	40
Reinsurance on claims.....		23,302	58
Bills receivable held by company (judgment).....		5,284	40
Total assets.....	\$	327,482	28

Net amount of losses, unadjusted .....	\$	27,160	16
"    "    "    "    , resisted, in suit .....		3,350	00
<hr/>			
Total net amount of unsettled claims .....	\$	30,510	16
Reserve of unearned premiums, \$213,991.22; carried out at 80 per cent .....		171,192	98
Reinsurance premiums .....		23,220	53
Taxes due and accrued .....		1,719	64
<hr/>			
Total liabilities in Canada .....	\$	226,643	31

Net amount of unsettled, unadjusted losses, (\$500 resisted, in suit)\$	3,074 99
Reserve of unearned premiums, \$10,062.23; carried out at 80 per cent.....	8,049 78
Total liabilities in other countries.....\$	11,124 77
Total liabilities in all countries, except capital stock. . . . \$	237,768 08
Excess of assets over liabilities.....\$	89,714 20
Capital stock paid up in cash.....	100,000 00

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 505,623 37	\$ 31,146 47
Deduct reinsurance, \$113,634.60; and return premiums, \$85,934.63.....	199,569 28	.....
Net cash received for said premiums .....	\$ 306,054 09	\$ 31,146 47
Net cash received for premiums in all countries.....		\$ 337,200 56
Mutual system premiums.....		4,944 28
Received for interest on investments.....		5,160 10
Rents.....		595 84
Transfer fees, etc.....		9 75
Total Income.....		\$ 347,910 53

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LA COMPAGNIE DE RIMOUSKI—*Continued.*

## EXPENDITURE.

	In Canada.
Amount paid for losses occurring in previous years.....	\$ 50,016 73
Deduct reinsurances.....	3,262 67
Net amount paid for said losses.....	\$ 46,754 06
Amount paid for losses occurring during the year.....	\$ 240,472 09
Deduct reinsurances.....	62,469 11
Net amount paid for said losses.....	\$ 178,002 98
Total net amount paid for losses.....	\$ 224,787 04
Commission or brokerage.....	85,930 52
Paid for salaries, home office officials, \$9,807.53; general and special agents, \$4,400; directors' fees, \$2,100; auditors' fees, \$200; travelling expenses, \$5,277.09 .....	21,784 62
Taxes .....	4,969 63
All other expenditure, viz.:—Advertising, \$702.45; express, telephones, postage and telegrams, \$1,437.10; office furniture and fixtures, \$200; stationery and printing, \$3,103.24; maps and plans, \$2,011.62; expenses Western agency; \$5,000; legal fees, \$1,870.91; building \$348.65.....	14,673 97
Total expenditure.....	\$ 352,145 78

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$ 258,331 46
Amount of cash income as above.....	347,910 53
Total.....	\$ 606,241 99
Amount of expenditure as above.....	352,145 78
Balance, net ledger assets, December 31, 1912.....	\$ 254,096 21

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LA COMPAGNIE DE RIMOUSKI—*Concluded*

## RISKS AND PREMIUMS.

	In CANADA.		In OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement....	41,538,278	611,034 68	423,037	8,709 19	41,961,315	619,743 87
Taken during the year, new and renewed.....	32,783,630	504,630 04	1,530,391	29,642 99	34,314,021	534,273 03
Total.....	74,321,908	1,115,664 72	1,953,428	38,352 18	76,275,336	1,154,016 90
Deduct terminated.....	35,703,840	557,112 72	928,384	18,963 63	36,632,224	576,076 35
Gross in force at end of year.	38,618,068	558,552 00	1,025,044	19,388 55	39,643,112	577,940 55
Deduct reinsured.....	9,105,178	142,035 47	11,333	169 43	9,116,511	142,204 90
Net in force at December 31, 1912.....	29,512,890	416,516 53	1,013,711	19,219 12	30,526,601	435,735 65

## THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Governor—Sir NEVILLE LUBBOCK—		Secretary—W. H. WHYMPER.
K.C.M.G.		

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY. | Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Dominion license issued November 4, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, £2,000,000.....	\$ 9,733,333 33
Amount subscribed for and paid up in cash, £689,219 17s. 10d....	3,354,203 46

## ASSETS IN CANADA.

Value of real estate held by the company.....	\$	75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....		24,700 00
Bonds and debentures in deposit with the Receiver General, viz:—		
	Par value.	Market value.
Irish Land Stock, 1933 or later, 2½ per cent.....	\$ 306,599 99	\$ 231,483 00
Carried out at market value.....		231,483 00
Other bonds and debentures owned by company:—		
	Par value.	Market value.
Provincial L. H. & P. Co., 1946, 5 p.c.....	\$ 25,000 00	\$ 25,500 00
Carried out at market value.....		25,500 00
Cash at head office in Canada, (fire) \$11,363.71; (other) \$100....		11,463 71
Cash in Bank of Montreal, (fire) \$7,651.48; (other) \$3,904 37;		
Canadian Bank of Commerce, (fire) \$10,245.46; Bank of Br.		
North America, (fire) \$5,000.....		26,801 31
Rents due.....		203 34
Interest accrued.....		164 66
Agents' balances and premiums uncollected (fire).....		30,819 27
Agents' balances and premiums due and uncollected on policies in force (other)—		
Accident.....	\$	1,640 87
Sickness.....		1,431 34
Employers' liability.....		505 00
Total, \$3,577.21. Less commission, \$1,109.22.....		2,467 99
Office furniture (fire) \$6,035.17; (other) \$2,434.83.....		8,470 00
Due from other companies for reinsurance.....		109 29
Total assets in Canada.....	\$	437,182 57

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THE ROYAL EXCHANGE ASSURANCE—*Continued.*

## LIABILITIES IN CANADA.

Net amount of losses, unadjusted (fire).....	\$	1,092 75
“ “ “ “ (sickness).....		425 00
“ “ “ “ (employers' liability).....		100 09
<hr/>		
Total net amount of unsettled losses.....	\$	1,617 75
Reserve of unearned premiums, (fire) \$220,868.67; accident, \$2,569.23; sickness \$2,241.25; employers' liability, \$2,806.12.		
Total \$228,485.27, carried out at 80 per cent. ....		182,788 21
Due from reinsuring companies.....		1,395 36
Taxes dues and accrued (fire) \$4,063.33; (other) \$204.25.....		4,267 58
<hr/>		
Total liabilities in Canada.....	\$	190,068 90
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## INCOME IN CANADA.

*Fire Risks.*

Gross cash received for premiums.....	\$	386,935 13
Deduct reinsurances, \$5,101.29; and return premiums, \$59,748.71.....		64,850 00
Net cash received for said premiums.....	\$	322,085 13
<hr/>		

*Accident Risks.*

Gross cash received for premiums.....	\$	4,025 35
Deduct reinsurance, \$362.25; and return premiums \$218.00.....		580 25
Net cash received for said premiums.....	\$	3,445 10
<hr/>		

*Employers' Liability Risks.*

Gross cash received for premiums.....	\$	9,128 17
Deduct reinsurance, \$3,484.93; and return premiums, \$1,092.00.....		4,576 93
Net cash received for said premiums.....	\$	4,551 24
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*Sickness Risks.*

Gross cash received for premiums.....	\$	3,368 66
Deduct reinsurance \$238; and return premiums, \$79.50.....		317 50
Net cash received for said premiums.....	\$	3,051 16
<hr/>		

Total net cash received for premiums.....	\$	333,132 63
Received for interest on investments.....		13,332 93
Received for rents.....		5,407 34
<hr/>		

Total income in Canada.....	\$	351,872 90
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## EXPENDITURE IN CANADA.

*Fire Risks.*

Amount paid for losses occurring in previous years.....	\$	18,737 95
Amount paid for losses occurring during the year.....	\$	128,771 23
Deduct savings, salvage and reinsurances.....		1,204 24
Net amount paid for said losses.....	\$	127,567 04
Net amount paid for fire losses.....	\$	146,304 99
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*Accident Risks.*

Net amount paid for losses occurring during the year.....	\$	315 36
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*Employers' Liability Risks.*

Net amount paid for losses occurring during the year.....	\$	296 00
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*Sickness Risks.*

Net amount paid for losses occurring during the year.....	\$	179 65
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Total net amount paid for losses.....	\$	147,096 00
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THE ROYAL EXCHANGE ASSURANCE—*Continued.*EXPENDITURE IN CANADA—*Concluded.*

Commission or brokerage (fire) \$60,353.64; (other) \$2,782.02.....\$	63,135 66
Paid for salaries, head office officials, (fire) \$15,791.69; (other) \$5,154.23; directors' fees, \$966.66; auditors' fees, \$400; travelling expenses, (fire) \$4,429.55; (other) \$794.25.....	27,536 38
Taxes, (fire) \$3,196.16; (other) \$272.09.....	3,468 25
All other payments, fire, viz.:—Advertising, \$1,386.16; exchange, \$119.79; express, telephones, postage and telegrams, \$1,625.53; maps and plans, \$451.70; rents, \$3,276.66; papers and periodicals, \$25.20; Underwriters' Boards, Tariff Associations, \$3,360.57; legal fees, \$57.60; printing and stationery, \$3,746.15; furniture and fixtures, \$639.98; sundry expenses, \$835.43 .....	15,524 77
All other payments, other, viz.:—Advertising, \$108.75; furniture and fixtures, \$2,434.83; legal fees, \$40; postage, telegrams, telephones and express, \$260.20; printing and stationery, \$2,979.56; rent, \$535.74; board fees, \$50; sundries, \$107.92; general expenses, \$900.....	7,417 00
Total expenditure in Canada.....\$	<u>264,178 06</u>

## RISKS AND PREMIUMS IN CANADA.

*Fire Risks.*

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	5,546	\$ 15,819,777	\$ 219,601 04
Policies taken during the year, new and renewed.....	10,316	33,692,274	395,400 34
Total.....	15,862	\$ 49,512,051	\$ 615,001 38
Deduct terminated.....	8,126	19,188,120	224,741 14
Gross in force at end of year.....	7,736	\$ 30,323,931	\$ 390,260 24
Deduct reinsured.....		655,800	7,035 33
Net in force at December 31, 1912.....	7,736	\$ 29,638,131	\$ 383,224 91

*Accident Risks.*

Policies taken during the year, new.....	172	\$ 1,138,000	\$ 5,666 22
Deduct terminated.....	7	36,500	218 00
Gross in force at end of year.....	165	\$ 1,101,500	\$ 5,448 22
Deduct reinsured.....		58,000	309 75
Net in force at December, 31, 1912.....	165	\$ 1,043,500	\$ 5,138 47

*Employers' Liability Risks.*

Policies taken during the year, new.....	42	\$ 420,000	\$ 9,633 17
Deduct terminated.....	4	40,000	1,092 00
Gross in force at end of year.....	38	\$ 380,000	\$ 8,541 17
Deduct reinsured.....		10,000	3,454 93
Net in force at December 31, 1912.....	33	\$ 370,000	\$ 5,056 24



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THE ROYAL EXCHANGE ASSURANCE—*Concluded.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

<i>Sickness Risks.</i>	No.	Amount.	Premiums.
Policies taken during the year, new.....	219	.....	\$ 4,624 25
Policies taken during the year, renewed.....	5	.....	175 75
Total.....	224	.....	\$ 4,800 00
Deduct terminated.....	4	.....	79 50
Gross in force at end of year.....	220	.....	\$ 4,720 50
Deduct reinsured.....	.....	.....	238 00
Net in force at December 31, 1912.....	220	.....	\$ 4,482 50

(For General Business Statement, see Appendix.)

## THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—JOHN RANKIN.

Manager—GEO. CHAPPELL.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal.

Manager in Canada—WM. MACKAY.

(Established, May 31, 1845. Commenced business in Canada, 1851.)

### CAPITAL.

Joint stock capital authorized, £3,000,000 sterling.....	\$14,600,000 00
Capital stock subscribed for, £2,944,680 sterling.....	14,330,776 00
Amount paid up in cash, £441,702 sterling.....	<u>2,149,616 40</u>

### ASSETS IN CANADA.

Real estate in Canada held by the company, viz.:—Building situate Notre Dame street and Place d'Armes square, Mont- real, \$450,000; building situate 27 and 29 Wellington street east, Toronto, \$75,000.....	\$ 525,000 00
Amount secured by way of loans on real estate, by bond or mort- gage, first liens.....	586,250 00

Stocks and bonds in deposit with Receiver General:—

	Par value.	Market value.
Canada 3½ per cent, stock, 1930-1950.....	\$ 153,300 00	\$ 147,168 00
Province of Quebec, 3 per cent stock, 1937.....	17,033 33	17,033 33
Canadian Northern Ry. guaranteed 4 per cent bonds, 1930.....	504,186 67	489,061 07
Can. Nor. Ont. Ry. (1st mtge. deb. stock) 1938, 3½ p.c.	486,668 67	445,300 00
Province of Nova Scotia 3½ per cent bonds, 1945.....	108,040 00	95,615 40
Province of New Brunswick 4 per cent and 3 per cent bonds, 1922, 1938.....	102,366 67	88,495 00
Province of Manitoba 4 per cent bonds, 1924-1937.....	125,000 00	123,750 00
Province of British Columbia 3½ per cent bonds, 1937.....	100,000 00	90,500 00
City of Montreal R.C. school 4 per cent bonds, 1945.....	50,000 00	52,250 00
City of Victoria 4½ per cent bonds, 1943.....	60,000 00	62,850 00
City of Toronto, 3½ per cent bonds, 1945.....	97,333 33	86,626 66
City of Vancouver 4 per cent, 1945-1946.....	50,000 00	47,750 00
Province of Ontario debentures, 1939, 4 per cent.....	50,000 00	50,000 00
Queen Victoria Niagara Falls Park bonds, 1927, 4 p.c.	25,000 00	24,625 00
City of Hull bonds, 1937, 4 per cent.....	40,500 00	36,855 00

Total par and market values.....	<u>\$ 1,969,426 67</u>	<u>\$ 1,857,879 46</u>
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Carried out at market value.....	1,857,879 46
Loans on security of the company's policies (life department)....	50,173 27
Cash at head office in Canada.....	5,797 83

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THE ROYAL INSURANCE COMPANY—*Continued.*ASSETS IN CANADA—*Concluded.*

## Cash in banks, viz.:—

Bank of Nova Scotia, Halifax.....	\$ 4,024 67
Royal Bank, Montreal.....	31,525 73
Molsons Bank Montreal, fire account, \$22,431.23; life account, \$25,390.32	47,821 55
Royal Bank, Winnipeg.....	2,620 36
Royal Bank, Toronto.....	1,700 53
Molsons Bank, Calgary.....	7,242 20

Total cash in banks.....	\$ 94,935 04
Interest accrued: fire, \$17,602.69; life, \$1,251.60; due: life, \$333.48.	19,187 77
Rents due, \$393.74; accrued, \$4,325.04.....	4,718 78
Net outstanding and deferred premiums, life policies.....	49,789 30
Agents' balances and premiums uncollected (fire) (\$336.43 was on business prior to October 1, 1912).....	127,922 60
Office furniture, fixtures, maps and plans.....	8,500 00

Total assets in Canada (fire and life).....\$ 3,330,154 05

## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for fire losses...\$	54,124 00
Reserve of unearned premiums, \$1,026,133.93; carried out at 80 per cent.....	820,907 14
Liabilities under life branch.....	793,466 18
Taxes due and accrued.....	13,206 50
Due and accrued for salaries, rent, &c.....	159 90
Due for return premiums, \$11.55; reinsurance premiums, \$2,304.77.....	2,316 32

Total liabilities in Canada (fire and life).....\$ 1,684,180 04

## INCOME IN CANADA (FIRE BRANCH.)

Gross cash received for fire premiums.....	\$ 1,461,948 23
Deduct reinsurance, \$35,925.56; return premiums, \$153,224.47.....	194,150 03
Net cash received for fire premiums.....	\$ 1,267,798 20
Received for interest on investments.....	74,691 82
Rents.....	21,830 73

Total income in Canada.....\$ 1,364,320 75

## EXPENDITURE IN CANADA (FIRE BRANCH.)

Amount paid for losses occurring in previous years.....	\$ 121,828 76
Deduct savings, salvages and reinsurance.....	27,820 41
Net amount paid for said losses.....	\$ 94,008 35
Amount paid for losses occurring during the year.....	\$ 707,153 94
Deduct reinsurance, savings and salvage.....	24,076 99
Net amount paid for said losses.....	\$ 683,076 95

Total net amount paid for fire losses.....\$ 777,085 30

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THE ROYAL INSURANCE COMPANY—*Concluded.*EXPENDITURE IN CANADA (FIRE BRANCH)—*Concluded.*

Paid for commission or brokerage.....	\$ 228,784 91
Paid for salaries, head office officials, \$9,976; do., agents, \$85,913.49; auditors' fees, \$525.89; travelling expenses, \$1,189.20.....	97,604 58
Taxes.....	15,259 39
Miscellaneous payments, viz.:—Printing and stationery, \$11,472.95; inspections and surveys, \$4,261.85; underwriters' associa- tions, \$9,820.69; advertising, \$1,793.47; rents, \$12,461.63; postage, telegrams and express, \$6,727.80; maps and plans, \$3,070.12; office furniture and fixtures, \$2,348.15; legal expenses, \$329.50; sundries and office expenses, \$5,614.92.....	57,901 08
Total expenditure in Canada.....	<u>\$ 1,176,635 26</u>

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 166,256,638	\$ 2,040,640 55
Taken during the year, new and renewed.....	120,324,763	1,458,790 31
Total.....	<u>\$ 286,581,401</u>	<u>\$ 3,499,430 86</u>
Deduct terminated.....	105,454,804	1,311,916 15
Gross in force at end of year.....	<u>\$ 181,126,597</u>	<u>\$ 2,187,514 71</u>
Deduct reinsured.....	8,952,667	120,746 75
Net in force at December 31, 1912.....	<u>\$ 172,173,930</u>	<u>\$ 2,066,767 96</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—RT. HON. LORD STRATHCONA | Secretary—JOHN GUNN.  
and MOUNT ROYAL, G.C.M.G., |  
G.C.V.O.

Principal Office—Edinburgh, Scotland.

Chief Agents in Canada— | Head Office in Canada—Montreal.  
ESINHART & EVANS. |

(Organized, 1824. Incorporated, June 26, 1833. Commenced business in Canada,  
February, 1882.)

## CAPITAL.

Amount of capital authorized, £6,000,000.....	\$29,200,000 00
Amount subscribed for, £4,886,360.....	23,780,285 33
Amount paid up in cash, £300,000 .....	1,460,000 00

## ASSETS IN CANADA.

Amount secured by way of loans on real estate in Canada, by bond  
- or mortgage, first liens.....\$ 706,939 20

Bonds and stocks in deposit with Receiver General:—

	Par value.	Market value.
City of St. John 4 per cent debentures, 1936.....	\$ 2,000 00	\$ 2,000 00
City of Hamilton, Ont., 4 per cent bonds, 1934.....	48,666 66	45,746 66
City of London, Ont., 4 per cent bonds, 1925.....	25,000 00	23,500 00
City of Brantford debentures, 1930, 4 per cent.....	30,000 00	28,200 00
City of Edmonton, stock, 1929, 4½ per cent.....	48,666 66	47,206 67
City of St. Boniface debentures, 1928, 5 per cent.....	50,310 38	52,322 80
City of Toronto St. Ry. debs., 1918, 4 per cent.....	50,000 00	48,315 32
City of Ottawa School debs., 1941, 4 per cent.....	50,000 00	49,500 00
City of Quebec bonds, 1933, 3½ per cent.....	6,000 00	6,150 00
City of Brantford, L. I. bonds, 1928, 4½ per cent.....	10,000 00	10,000 00

Total par and market values.....\$ 320,643 70 \$ 312,941 45

Carried out at market value..... 312,941 45

Stocks owned by the company, viz.:—

	Par value.	Market value.
Grand Trunk perpetual 5 per cent stock.....	\$ 50,000 00	\$ 62,500 00
Canada Permanent Mortgage 4 per cent stock.....	5,000 00	5,000 00
City of Montreal Permanent 3 per cent debenture stock	121,666 67	90,033 34

Total par and market values.....\$ 176,666 67 \$ 157,533 34

Carried out at market value..... 157,533 34

Cash in banks, viz.:—

Imperial Bank of Canada.....	\$ 75,036 75
Union Bank of Canada.....	12,560 23

Total cash in banks..... 87,596 98

3 GEORGE V., A. 1913

## THE SCOTTISH UNION AND NATIONAL—Continued.

## ASSETS IN CANADA—Concluded.

Interest due, \$1,500; accrued, \$263.33.....	\$	1,763 33
Agents' balances and premiums uncollected (\$424.32 was on business prior to Oct. 1, 1912).....		22,264 78
*Total assets in Canada.....	\$	1,289,039 08

\*Besides these there are other Canadian investments held at Hartford, the U.S. branch of the company as follows:—

## Bonds and debentures owned—

	Par value.	Market value.
Manitoba Provincial Bonds, 1928, 4 per cent.....	\$ 50,000 00	\$ 50,000 00
Manitoba Municipal Comm. Dbrs., 1918, 4 per cent....	30,000 00	30,000 00
Ontario Government Certificates, 1924-41, 4½ per cent	76,704 00	76,700 00
Cities, Brandon, Man., 1939, 5 per cent.....	7,000 00	7,340 00
Brandon, Man., 1939, 4½ per cent.....	38,000 00	39,855 00
Brantford, Ont., 1928, 4½ per cent.....	10,000 00	10,036 00
Calgary, 1928-37, 4½ per cent.....	50,805 00	52,335 00
Edmonton, 1943-45, 4½ per cent.....	50,000 00	51,000 00
Fort William, 1939, 4½ per cent.....	50,000 00	51,840 00
Guelph, 1923-30, 4½ per cent.....	50,030 00	52,805 00
Halifax, N.S., 1926-45, 4 per cent.....	100,000 00	101,860 00
Kingston, 1915, 4½ per cent.....	24,428 00	25,180 00
Lethbridge, Alta, 1940, 4½ per cent.....	25,000 00	25,605 00
Montreal debentures, 1933, 3½ per cent.....	25,000 00	25,000 00
Montreal debentures, 1949, 4 per cent.....	50,000 00	50,000 00
Moosejaw, Sask., 1918-38, 5 per cent.....	50,167 00	50,167 00
Point Grey, B. C., 1960, 5 per cent.....	25,000 00	27,335 00
Port Arthur, 1928-37, 5 per cent.....	40,000 00	42,995 00
Quebec, 1925, 4 per cent.....	6,000 00	6,150 00
Quebec, 1925, 4½ per cent.....	25,000 00	25,625 00
Regina, 1924-29, 4½ per cent.....	23,750 00	23,750 00
St. Henri, Montreal, 1953, 4½ per cent.....	50,000 00	54,800 00
Saskatoon, 5 per cent.....	66,750 00	66,750 00
Sherbrooke, Que., 1921, 4 per cent.....	50,000 00	50,085 00
South Vancouver, 1959, 5 per cent.....	25,000 00	27,460 00
Three Rivers, 1959, 4½ per cent.....	50,000 00	53,250 00
Toronto, 1929, 3½ per cent.....	26,500 00	24,645 00
Toronto, 1949, 4 per cent.....	50,000 00	50,000 00
Vancouver, 1946, 4 per cent.....	2,000 00	1,985 00
Victoria, 1919-60, 4 per cent.....	115,500 00	114,665 00
Windsor, 1913-31, 4½ per cent.....	48,405 00	48,406 00
Winnipeg, 1930, 3½ per cent.....	7,000 00	6,960 00
Winnipeg, 1943, 4 per cent.....	50,000 00	49,705 00
Municip., Cupar, Sask., 1913-27, 6 per cent.....	10,000 00	10,000 00
Cymri, Sask., 1913-32, 6 per cent.....	10,000 00	10,000 00
Francis, Sask., 1913-32, 5 per cent.....	5,000 00	5,000 00
Marquis, Sask., 1913-32, 5½ per cent.....	10,000 00	10,000 00
Macdonald, Man., 1950, 4 per cent.....	5,500 00	5,500 00
Pipestone, Man., 1930, 4 per cent.....	10,000 00	10,000 00
Pleasant Valley, Sask., 1913-32, 6 per cent.....	6,000 00	6,000 00
Wellington, Sask., 1913-32, 5 per cent.....	5,000 00	5,000 00
Towns, Birtle, 1929, 4 per cent.....	3,000 00	3,000 00
North Toronto, 1936-40, 4½ per cent.....	50,000 00	51,845 00
Peterborough, 1931, 3½ per cent.....	50,000 00	48,285 00
Petrolia, 4 per cent.....	36,124 00	36,124 00
St. Louis, Montreal, 1949, 4½ per cent.....	50,000 00	50,000 00
Toronto Junction, 1943, 2½ per cent.....	105,000 00	101,835 00
Village de Lorimier, Montreal, 1937, 4½ per cent.....	45,000 00	48,485 00
Alberta & Great Waterways Ry. Co., 1959, 5 per cent	100,000 00	113,000 00
Algoma Central Terminals Ltd., 1962, 5 per cent.....	22,000 00	22,000 00
Canadian Northern Ry., Ont., Div., 1950, 4 per cent.....	100,500 00	102,510 00
Canadian Northern Winnipeg Ter., 1939, 4 per cent.....	75,000 00	74,719 00
Canadian Pacific, 1915, 5 per cent.....	50,000 00	52,750 00
Grand Trunk Pacific, 1955, 4 per cent.....	50,000 00	49,500 00
Grand Trunk Pacific, 1939, 4 per cent.....	50,000 00	48,000 00
Grand Trunk Western, 1950, 4 per cent.....	50,000 00	48,500 00
Minneapolis, St. Paul & Sault Ste. Marie, 1938, 4 per cent.....	25,000 00	25,500 00

## SESSIONAL PAPER No. 8

## THE SCOTTISH UNION AND NATIONAL—Continued.

## Bonds and debentures—Concluded.

	Par value	Market value.
Nakusp & Slocan, 1918, 4 per cent.....	\$ 50,000 00	\$ 50,000 00
St. Lawrence & Ottawa, 4 per cent.....	25,000 00	25,000 00
Southampton Ry. Co., 1942, 4 per cent.....	24,000 00	24,000 00
Quebec Central Ry. Co., income, 7 per cent.....	10,000 00	10,000 00
Bell Telephone Co. of Canada, 1925, 5 per cent.....	50,000 00	51,625 00
British Columbia Electric Ry., 4½ per cent.....	44,200 00	44,863 00
Electrical Development Co. of Ontario, 1933, 5 per cent	25,000 00	23,125 00
Halifax Electric Tramways Co., Ltd., 1916, 5 per cent	25,000 00	25,960 00
Hartland Bridge Co., N. B., 1920, 3 per cent.....	35,000 00	35,000 00
London, Ont., Street Ry., 1915-25, 5 per cent.....	25,000 00	25,685 00
Montreal Light, Heat & Power Co., 1932, 4½ per cent	50,000 00	50,250 00
Montreal Street Ry. Co., 1922, 4½ per cent.....	25,000 00	25,685 00
Montreal Warehousing Co., 1936, 4 per cent.....	25,000 00	23,885 00
Ottawa Electric Ry. Co., 1922, 4 per cent.....	50,000 00	50,085 00
Port Arthur Electric Street Ry., 1937, 5 per cent.....	10,000 00	10,815 00
Rio de Janeiro Tramways Light & Power Co., 1935, 5 per cent.....	50,000 00	52,000 00
Toronto Ry. Co., 1921, 4½ per cent.....	108,000 00	110,160 00
Toronto Street Rys., 1914, 6 per cent.....	40,000 00	42,080 00
Winnipeg Electric Ry., 1935, 5 per cent.....	50,000 00	52,500 00
Acadia Loan Corp., Halifax, N.S., 1915, 4½ per cent.	25,000 00	25,000 00
Canada Landed & National Invest. Co., Ltd., 1915, 4 per cent.....	12,500 00	12,500 00
Canada Landed and National Invest. Co., Ltd., 1916- 1917, 4¼ per cent.....	61,500 00	61,500 00
Canada Permanent Mortgage Co., 1914-16, 4 per cent.	100,000 00	100,000 00
Canadian Mortgage Invest. Co., 1914, 4¼ per cent.....	100,000 00	100,000 00
Central Canada Loan & Savings Co., 1913, 4 per cent.	25,000 00	25,000 00
Dominion Realty Co., ..... 4½ per cent.....	137,500 00	137,500 00
Great Western Permanent Loan Co., Winnipeg, 1915, 4½ per cent.....	25,000 00	25,000 00
Home Investment & Savings Ass'n., 1916, 4½ per cent	50,000 00	51,640 00
Huron & Erie Loan & Savings Co., 1917-18, 4¼ per cent.....	55,000 00	55,000 00
Landed Banking & Loan Co., Hamilton, Ont., 1915-16, 4¼ per cent.....	50,000 00	51,040 00
London & Canadian Loan & Agency Co., 1914-17, 4 per cent.....	75,000 00	75,000 00
London & Canadian Loan & Agency Co., 1915, 4¼ per cent.....	25,000 00	25,000 00
Ontario Loan & Debenture Co., 1916, 4 per cent.....	50,000 00	51,325 00
Toronto Mortgage Co., 1913, 4 per cent.....	50,000 00	50,000 00
Western Canada Investment Co., 1914, 4½ per cent....	25,000 00	25,000 00
	<u>\$3,858,894 00</u>	<u>\$3,914,515 00</u>

## LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$ 10,776 00	
“ unadjusted.....	3,339 00	
Total net amount of unsettled claims for fire losses .....	\$ 14,115 00	
Reserve of unearned premiums, fire, \$265,904.71; other, \$96.25; total, \$266,000.96; carried out at 80 per cent.....		212,800 77
Taxes due or accrued, fire, \$2,300; other, \$1.15.....		2,301 15
Total liabilities in Canada.....	\$ 229,216 92	

## INCOME IN CANADA.

## Fire Risks.

Gross cash received for premiums.....	\$ 391,184 18
Deduct reinsurance, \$7,677.60; and return premiums, \$34,191.86.....	41,869 46
Net cash received for said premiums.....	<u>\$ 349,314 72</u>

THE SCOTTISH UNION AND NATIONAL—*Concluded.*EXPENDITURE IN CANADA—*Concluded.**Tornado risks.*

Gross cash received for premiums.....	\$	126 75	
Deduct reinsurance and return premiums.....		11 25	
Net cash received for said premiums.....	\$	115 50	
Total net cash received for premiums.....	\$		349,430 22
Received for interest on investments.....			195,976 48
Total income in Canada.....	\$		545,406 70

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	9,735 32	
Deduct savings, salvage and reinsurance.....		361 40	
Net amount paid for said losses.....	\$	9,373 92	
Amount paid for losses occurring during the year.....	\$	127,921 71	
Deduct savings, salvage and reinsurances.....		5,822 83	
Net amount paid for said losses.....	\$	122,098 88	
Total net amount paid for losses.....	\$		131,472 80
Commission or brokerage, fire, \$73,963.23; other, \$18.13.....			73,981 36
Taxes.....			5,466 42
Paid for salaries, \$12,350; travelling expenses, \$3,839.36.....			16,189 36
Miscellaneous payments, viz.:—Printing and stationery, \$1,094 37; postage, telegrams and express, \$1,528.80; advertising, \$89.68; maps and plans, \$2,249.16; Underwriters' Associations, local boards, &c., \$3,131.29; office expenses, \$99.96; rents, \$821.56; sundries, \$873.97; fire departments, patrol and salvage corps assessments, \$13.95.....			9,902 74
Total expenditure in Canada.....	\$		237,012 68

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	21,802	\$ 41,948 563	\$ 486,028 61
Taken during the year, new and renewed.....	14,537	33,408,745	382,771 59
Total.....	36,339	\$ 75,357 308	\$ 868,800 20
Deduct terminated.....	13,087	29,716 164	346,059 02
Gross in force at end of year.....	23,252	\$ 45,641,144	\$ 522,741 18
Deduct reinsured.....		1,206,373	12,725 91
Net in force at December 31, 1912.....	23,252	\$ 44,434,771	\$ 510,015 27
<i>Tornado Risks.</i>			
Gross policies taken during the year, new.....	4,000	\$ 22,600 00	126 75
Deduct terminated.....			11 25
Gross and net in force at December 31, 1912....	4,000	\$ 22,600 00	115 50

(For General Business Statement, See Appendix.)



SESSIONAL PAPER No. 8

## THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—CYRUS A. BIRGE.  
Principal Office—Toronto.Managing Director—H. S. WILSON.  
Treasurer—A. F. WEBSTER.

(Incorporated, May 16, 1905, by an Act of the Parliament of Canada, 4-5 Edward VII., cap. 159. Dominion license issued May 11, 1906.)

## CAPITAL.

Amount of capital authorized.....	\$ 2,000,000 00
Amount subscribed for.....	593,600 00
Amount paid up in cash.....	506,638 00

(For List of Shareholders, see Appendix.)

## LEDGER ASSETS.

Loan on Acme Fire Insurance Co. stock, par value, \$56,300; book value.....	\$ 63,976 58
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Bonds owned by the company, viz.:—

<i>With Receiver General, Ottawa,—</i>	Par value.	Book value.	Market value.
City of Toronto, 1944, 3½ p.c.....	\$ 36,500 00	\$ 33,762 60	\$ 31,079 75
Town of Gananoque, 1935, 4 p.c.....	20,000 00	19,576 00	17,316 00
City of Calgary, 1926, 4½ p.c.....	1,000 00	939 00	951 25
	<u>\$ 57,500 00</u>	<u>\$ 54,277 60</u>	<u>\$ 49,347 00</u>

*In deposit or with Trustees, United States.—*

City of New York, corporate stock, 1959, 4 p.c.....	\$ 50,000 00	\$ 50,250 00	\$ 50,000 00
City of St. Thomas, debts., 1917-1921, 4½ p.c.....	10,000 00	10,000 00	9,750 00
City of Revelstoke, corporate stock, 1927, 5 p.c.....	10,000 00	10,000 00	9,700 00
City of Nanaimo, 1950, 4 p.c.....	34,000 00	28,165 60	28,220 00
Town of Steelton, 1927, 1934, 4½ p.c.....	19,948 21	17,524 86	18,950 80
City of Cleveland, 1926, 4 p.c.....	25,000 00	25,500 00	25,500 00
City of Cincinnati, 1956, 3½ p.c.....	20,000 00	20,000 00	19,000 00
City of Columbus, 1947, 4 p.c.....	20,000 00	21,226 00	20,800 00
City of New York, 1954, 3½ p.c.....	40,000 00	36,800 00	34,000 00
City of Seattle, 1926, 4 p.c. school.....	100,000 00	101,360 00	96,000 00
City of Los Angeles, 1929 to 1932, 3½ p.c.	20,000 00	19,200 00	18,000 00
City of New York, consol. stock, 1915 to 1918, 3½ p.c.....	18,000 00	17,385 90	17,370 00
City of New York, consol. and corporate stock, 1960, 4½ p.c.....	143,000 00	145,507 50	143,000 00
City of Nampa, Idaho Imp. bonds, 1913, 7 p.c.....	5,000 00	5,000 00	5,000 00

Total outside of Canada.....	\$ 514,948 21	\$ 507,919 86	\$ 495,290 80
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Total par, book and market values.....	<u>\$ 572,448 21</u>	<u>\$ 562,197 46</u>	<u>\$ 544,637 80</u>
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Carried out at book value.....	562,197 46
Cash on hand at head office.....	1,175 00

3 GEORGE VI, A. 1913

THE SOVEREIGN FIRE—*Continued.*ASSETS—*Concluded.*

Cash in banks and trust companies, viz.:—

Imperial Bank of Canada, Toronto.....	\$	527 06
New York Trust Co., New York.....		125 05
Bank of Hamilton, Toronto.....		6,150 09
London City & Midland Bank, Limited, London, Eng.....		95
Wisconsin National Bank, St. Paul, Minn.....		10 63
Philadelphia Fire Underwriters' Fund.....		100 00
Canadian Bank of Commerce, San Francisco.....		1,374 67
Empire Trust Co.....		18,156 21

Total cash in banks and trust companies.....	\$	26,445 71
Advances for travelling expenses.....		662 17
Interest in hands of trustees.....		4,722 67
Total ledger assets.....	\$	659,179 59
Market value of bonds under book value.....		17,559 66
	\$	641,619 93

## OTHER ASSETS.

Interest accrued.....		5,904 60
Agents' balances (\$8,216.86 on business prior to Oct. 1, 1912)....		30,061 24
Office furniture and plans.....		10,000 00
Due for reinsurance.....		2,904 09
Gross assets.....	\$	690,489 86
Deduct assets not admitted.....		30,000 00
Total admitted assets.....	\$	660,489 86

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, adjusted and unpaid.....	\$	6,220 51
“ “ unadjusted.....		3,529 49
“ “ resisted, in suit.....		750 00
Total net amount of unsettled losses.....	\$	10,500 00
Reserve of unearned premiums, \$83,782.05; carried out at 80 per cent.....		67,025 64
Taxes due and accrued.....		500 00
Due other companies for reinsurance.....		16,253 48
Premium reserve fund deposit.....		4,429 35
Amount borrowed from Bank of Hamilton.....		84,000 00
Total liabilities in Canada.....	\$	182,708 47

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THE SOVEREIGN FIRE—*Continued.*LIABILITIES—*Concluded*(2) *Liabilities in other Countries.*

Net amount of unsettled losses.....	\$	98,428 54
Reserve of unearned premiums, \$186,296.75; carried out at 80 per cent.....		149,037 40
Taxes due and accrued.....		5,000 00
Due and accrued for rents, salaries, &c.....		1,500 00
Total liabilities in other countries.....	\$	253,965 94
Total liabilities in all countries, except capital stock.....	\$	436,674 41
Excess of assets over liabilities.....	\$	223,815 45
Capital stock paid up.....		506,638 00

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 206,463 86	\$ 786,142 78
Deduct reinsurance, \$174,071.98; and return premiums, \$252,643.48.....	97,116 55	329,598 91
Net cash received for premiums.....	\$ 109,347 31	\$ 456,543 87
Total net cash received for premiums in all countries.....	\$	565,891 18
Received for interest on investments.....		23,208 53
Total.....	\$	589,099 71
Received for increased capital.....		2,175 30
Total income.....	\$	591,275 01

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for losses occurring in previous years.....	\$ 9,506 67	\$ 65,030 13
Deduct savings, salvages and reinsurance.....	4,767 39	12,104 47
Net amount paid for said losses.....	\$ 4,739 28	\$ 52,925 66
Amount paid for losses occurring during the year.....	\$ 69,344 73	\$ 369,285 26
Deduct reinsurance, savings and salvage.....	23,125 27	95,435 59
Net amount paid for said losses.....	\$ 46,219 46	\$ 273,799 67
Loss expenses.....	833 12	8,089 15
Total net amount paid for losses.....	\$ 51,791 86	\$ 334,814 48
Total net amount paid for losses in all countries.....	\$	386,606 34
Commission or brokerage.....		158,379 82
Salaries H. O. officials, and auditors' fees, \$41,318.10; directors' fees, \$1,051.70; travelling expenses, \$9,882.59; trustees' fees, \$250.....		52,502 39
Taxes.....		11,314 47

THE SOVEREIGN FIRE—*Continued.*EXPENDITURE—*Concluded.*

All other payments, viz.:—Advertising, \$1,007.10; fire departments, patrol and salvage corps assessments, \$445.14; legal fees, \$2,977.11; postage, telegrams, telephones and express, \$4,921.48; printing and stationery, \$4,799.82; rents, \$5,698; underwriters' boards and tariff assoc., \$3,690.20; subscriptions, \$1,215.60; loss on sale of bonds, \$100; stock sales expenses, \$950.60; agents' balances charged off, \$1,406.72; inspections and surveys, \$1,138.05; sundries, \$8,135.30. Total, \$36,485.12, less furniture and maps sold, \$440.70.....\$		36,044 42
Total expenditure.....\$		<u>644,847 44</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of ledger assets, December 31, 1911.....\$	624,322 67
Amount of income as above.....	<u>591,275 01</u>
Total.....\$	1,215,597 68
Amount of expenditure as above.....	<u>644,847 44</u>
Balance net ledger assets, December 31, 1912, (\$659,179.59, less \$88,429.35 borrowed money and deposits).....\$	<u>570,750 24</u>

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED  
UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies (net written).....\$	72,168 08
Amount of commission thereon.....	18,042 02
Amount of losses recovered from said companies.....	<u>36,605 01</u>
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$46,909.25; carried over at 80 per cent.....\$	37,527 40
Amount of losses due and recoverable from such companies.....	2,151 62
Amount of reinsurance premiums payable to such companies.....	21,420 35
Amount of cash or other securities held as security for recovery of losses, &c.....	<u>4,429 35</u>

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THE SOVEREIGN FIRE—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement....	14,500,698	198,520 35	53,871,549	595,727 40	68,372,247	794,247 75
Taken during the year, new	13,001,429	173,462 20	55,186,978	718,370 17	68,188,407	891,832 37
“ “ renewed	2,624,983	36,260 99	.....	.....	2,624,983	36,260 99
Total.....	30,127,110	408,243 54	109,058,527	1,314,097 57	139,185,637	1,722,341 11
Deduct terminated.....	12,821,573	172,474 00	70,926,196	850,817 98	83,747,769	1,023,291 98
Gross in force at end of year.	17,305,537	235,769 54	38,132,331	463,279 59	55,437,868	699,049 13
Deduct reinsured.....	6,053,455	71,718 33	9,384,724	107,487 50	15,438,179	179,205 83
Net in force at Dec. 31, 1912.	11,252,082	164,051 21	28,747,607	355,792 09	39,999,689	519,843 30

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—A. W. DAMON.

| Secretary—W. J. MACKAY.

Chief Agent in Canada—JOSEPH MURPHY.

Principal Office—Springfield, Mass.

| Head office in Canada—Toronto.

(Incorporated, April 24, 1849. Dominion license issued November 5, 1908.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up in cash ..... \$ 2,000,000 00

## ASSETS IN CANADA.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Montreal Catholic School, 1948, 4 per cent...	\$ 25,000 00	\$ 23,250 00
City of Montreal Protestant School, 1938, 4 per cent...	25,000 00	23,500 00
City of Winnipeg, 1925 and 1934, 4 per cent.....	60,000 00	58,750 00
Town of Westmount, P.Q., 1947, 4½ per cent.....	35,000 00	35,700 00
Province of Nova Scotia, 1915, 4½ per cent.....	25,000 00	25,250 00
Town of Outremont School, 1950, 4½ per cent.....	50,000 00	49,000 00
City of Victoria debts., 1915, 4 per cent.....	15,000 00	14,250 00
	<u>\$ 235,000 00</u>	<u>\$ 229,700 00</u>

Other bonds owned by company in Canada, viz.:—

	Par value.	Market value.
City of Hamilton, 1932, 4 per cent.....	\$ 12,000 00	\$ 11,280 00
Total par and market values.....	<u>\$ 247,000 00</u>	<u>\$ 240,980 00</u>

Carried out at market value..... \$ 240,980 00  
 660 shares Canadian Pacific Ry. Co's stock, par value \$66,000;  
 market value..... 171,600 00  
 Agents' balances and outstanding premiums..... 33,597 44  
 Interest accrued..... 3,182 87

Total assets in Canada..... \$ 449,360 31

## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for fire losses... \$ 28,731 10  
 Reserve of unearned premiums:—

Fire.....	\$ 171,745 59
Tornado.....	5,164 43
Sprinkler leakage.....	247 15

Total \$177,157.17. Carried out at 80 per cent..... 141,725 73  
 Taxes due and accrued..... 2,838 21

Total liabilities in Canada..... \$ 173,295 04

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SPRINGFIELD FIRE AND MARINE—*Continued.*

## INCOME IN CANADA.

*Fire Risks.*

Gross cash received for premiums.....	\$ 335,271 36
Deduct reinsurance, \$3,221.32; and return premiums, \$48,802.16.....	57,023 48
Net cash received for said premiums.....	<u>\$ 278,247 88</u>

*Tornado Risks.*

Gross cash received for premiums.....	\$ 6,556 82
Deduct return premiums.....	459 37
Net cash received for said premiums.....	<u>\$ 6,097 45</u>

*Sprinkler Leakage Risks.*

Cash received for said premiums.....	\$ 346 00
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Total net cash received for all premiums:.....	\$ 284,691 33
Received for interest on investments.....	15,053 75

Total income in Canada.....	<u><u>\$ 299,745 08</u></u>
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## EXPENDITURE IN CANADA.

Amount paid for fire losses occurring in previous years.....	\$ 16,838 02
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Amount paid for fire losses occurring during the year.....	\$ 107,521 01
Deduct amount received for reinsurance.....	8,212 10

Net amount paid for said losses.....	<u>\$ 99,308 91</u>
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Total net amount paid for fire losses.....	\$ 116,146 93
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Paid or allowed for commission or brokerage, fire, \$60,320.96; tornado, \$1,610.86.....	61,931 82
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Paid for salaries of agents, \$3,926.96; travelling expenses, \$3,881.31.....	7,808 27
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Paid for taxes.....	4,241 38
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All other expenditure, viz.:—Postage, telegrams, telephones, ex- press and duties, \$1,655.46; board associations, \$2,562.41; printing and stationery, \$406.19; advertising, \$265.08; maps, and plans, \$2,337.15; adjusting losses, \$1,388.38; inspec- tions and surveys, \$472.49; fire departments, patrol and salvage corps assessments, \$13.95.....	9,101 11
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Total expenditure in Canada.....	<u><u>\$ 199,229 51</u></u>
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## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums thereon.
<i>Fire Risks.</i>		
Gross policies in force at date of last statement.....	\$ 17,624,324	\$ 245,135 62
Taken during the year, new and renewed.....	29,429,199	340,845 16
Total.....	\$ 47,053,523	\$ 585,980 78
Deduct terminated.....	18,690,025	249,008 71
Gross in force at end of year.....	\$ 28,363,498	\$ 336,972 07
Deduct reinsured.....	754,335	7,975 54
Net in force at December 31, 1912.....	<u>\$ 27,609,163</u>	<u>\$ 328,996 73</u>

SPRINGFIELD FIRE AND MARINE—*Continued.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

<i>Tornado Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 49,180	\$ 324 40
Taken during the year.....	1,223,300	6,556 82
Total.....	\$ 1,272,480	\$ 6,881 22
Deduct terminated.....	85,340	538 82
Gross and net in force at December 31, 1912.....	\$ 1,187,140	\$ 6,342 40

  

<i>Sprinkler Leakage Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 2,500 00	\$ 17 50
Taken during the year.....	29,500 00	346 00
Total.....	\$ 32,000 00	\$ 363 50
Deduct terminated.....	2,500 00	17 50
Gross and net in force at December 31, 1912.....	\$ 29,500 00	\$ 346 00

  

Total net amount in force.....	\$28,825,803 00
Total premiums thereon.....	337,685 13

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for premiums.....	\$ 5,456,731 18
Interest and dividends.....	406,069 55
Rent.....	18,000 00
Agents' balances previously charged off.....	228 57
Gross profit on sale or maturity of bonds and stocks.....	42,493 02
Increase in liabilities on account of reinsurance treaties.....	25,262 25
All other income.....	13,194 41
Total income.....	\$ 5,961,978 98

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 2,894,270 60
Expenses of adjustment and settlement of losses.....	40,293 12
Commission or brokerage.....	1,055,260 54
Allowances to local agencies for miscellaneous agency expenses....	26,078 67
Salaries, \$184,292.62; and expenses, \$125,297.81; of special and general agents.....	309,590 43
Salaries, fees all other charges of officers, directors, trustees and home office employees.....	320,983 34
Rents.....	35,161 74
Underwriters' boards and tariff associations.....	59,387 93
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	34,146 81
Inspections and surveys.....	37,533 07
Taxes on real estate.....	4,549 25
State taxes on premiums, Insurance Department licenses and fees..	114,201 14
All other licenses, fees and taxes.....	28,102 29
Stockholders for interest or dividends.....	200,000 00



SESSIONAL PAPER No. 8

SPRINGFIELD FIRE AND MARINE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.  
—*Concluded.*DISBURSEMENTS—*Concluded.*

Agents' balances charged off.....	\$ 2,191 99
Gross loss on sale or maturity of bonds.....	643 50
Gross decrease, by adjustment, in book value of stocks.....	5,000 00
All other disbursements.....	159,269 98
Total disbursements.....	<u>\$ 5,326,664 40</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 300,000 00
Mortgage loans on real estate, first liens.....	1,716,370 00
Book value of bonds and stocks.....	6,639,489 19
Cash on hand and in banks.....	659,364 14
Agents' balances.....	1,004,530 78
Total ledger assets.....	<u>\$10,319,754 11</u>

## NON-LEDGER ASSETS.

Interest accrued.....	52,639 89
Market value of bonds and stocks over book value.....	691,306 81
Gross assets.....	<u>\$11,063,700 81</u>
Deduct assets not admitted.....	7,008 15
Total admitted assets.....	<u>\$11,056,692 66</u>

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 469,233 77
Total unearned premiums.....	5,001,291 22
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued..	8,000 00
State, county and municipal taxes due or accrued (estimated)..	50,000 00
Funds held for Munich Reinsurance Co. under treaty.....	257,222 29
Interest due or accrued on above.....	4,891 67
Total amount of all liabilities, except capital.....	<u>\$ 5,790,638 95</u>
Capital paid up in cash.....	2,000,000 00
Surplus over all liabilities.....	3,266,053 71
Total liabilities.....	<u>\$11,056,692 66</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$655,413,176 00
Premiums thereon.....	7,550,569 79
Amount of risks terminated during the year.....	594,124,496 00
Premiums thereon.....	7,019,271 78
Net amount in force, December 31, 1912.....	856,335,559 00
Premiums thereon.....	<u>9,600,186 61</u>

3 GEORGE V., A. 1913

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—F. R. BIGELOW. | Secretary—A. W. PERRY.  
 Chief Agent in Canada—ROBERT J. DALE.  
 Principal Office—St. Paul, Minn., | Head Office in Canada—Montreal.  
 U.S.A.

(Incorporated, May, 1865. Dominion license issued, September 14, 1907.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed for and paid up in cash.....	500,000 00

## ASSETS IN CANADA.

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Galt, 1946, 4 per cent.....	\$ 51,000 00	\$ 42,712 50
City of Hamilton, 1927-1937, 4 per cent.....	50,000 00	47,056 25
Province of Manitoba, 1937, 4 per cent.....	60,000 00	58,650 00
City of Fort William, 1940, 4½ per cent.....	10,000 00	9,250 00
City of St. Boniface, debs., 1942, 5 per cent.....	25,000 00	26,000 00

Total par and market values.....	\$ 196,000 00	\$ 183,668 75
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Carried out at market value.....	\$ 183,668 75
Cash at head office, other.....	101 15
Agents' balances and outstanding premiums, fire, (\$499.19 was on business prior to Oct. 1, 1912).....	19,341 10
Interest due, (fire) \$2,125; accrued, (fire) \$735.67.....	2,860 67

Total assets in Canada.....	\$ 205,971 67
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## LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid (fire).....	\$ 3,245 60
Net amount of losses, unadjusted (fire).....	4,195 00
Net amount of losses, unadjusted (automobile).....	368 65
Net amount of losses, unadjusted (inland transportation).....	168 00
Net amount of losses, unadjusted (tornado).....	20 00

Total net amount of unsettled claims for all losses.....	\$ 7,997 25
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Reserve of unearned premiums, viz.:—

Fire.....	\$ 126,256 12
Automobile.....	10,627 53
Inland transportation.....	97 33
Tornado.....	793 33

Total, \$137,774.31; carried out at 80 per cent.....	110,219 45
Taxes due and accrued.....	3,500 00

Total liabilities in Canada.....	\$ 121,716 70
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SESSIONAL PAPER No. 8

ST. PAUL FIRE AND MARINE—*Continued.*

## INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums.....	\$ 223,779 10
Deduct reinsurance, \$2,271.09; and return premiums, \$31,855.77.....	34,126 86
Total net cash received for fire premiums.....	\$ 189,652 24
<i>Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 30,346 81
Deduct return premiums.....	9,564 00
Total net cash received for automobile premiums.....	\$ 20,782 81
<i>Inland Transportation Risks.</i>	
Gross cash received for premiums.....	\$ 1,924 43
Deduct reinsurance, \$7.03; and return premiums, \$823.83.....	830 86
Total net cash received for inland transportation premiums.....	\$ 1,093 57
<i>Tornado Risks.</i>	
Total net cash received for tornado premiums.....	\$ 925 00
Total net cash received for all premiums.....	\$ 212,453 62
Received for interest on investments.....	7,215 00
Total income in Canada.....	\$ 219,668 62

## EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Amount paid for losses occurring in previous years.....	\$ 15,527 34
Amount paid for losses occurring during the year.....	90,513 63
Total net amount paid for fire losses.....	\$ 106,040 97
<i>Automobile Risks.</i>	
Amount paid for losses occurring in previous years.....	\$ 1,534 80
Amount paid for losses occurring during the year.....	\$ 1,614 10
Deduct salvage and reinsurances.....	20 00
Net amount paid for said losses.....	\$ 1,594 10
Total net amount paid for automobile losses.....	\$ 3,128 90
<i>Inland Transportation Risks.</i>	
Amount paid for claims occurring in previous years.....	\$ 17 00
Amount paid for claims occurring during the year.....	152 65
Total net amount paid for inland transportation losses.....	\$ 169 65
Total net amount paid for all losses.....	\$ 109,339 52
Paid for commission or brokerage, fire, \$24,416.42; other, \$4,481.30.....	28,897 72
Paid for salaries of agents, (fire).....	2,000 00
Taxes, (fire).....	3,701 15
All other payments, viz.:—Stationery and printing, \$4.82; postage, telegrams, telephones and express, \$736.56; advertising, \$311.54; maps and plans, \$70.02; office expenses, \$181.90; duty and collection expenses, \$67.53; inspections and surveys, \$1,570.05; adjusting expenses, \$433.92; travelling expenses, \$5,035.03.....	8,411 37
Total expenditure in Canada.....	\$ 152,349 76

3 GEORGE V., A. 1913

ST. PAUL FIRE AND MARINE—*Continued.*

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....		\$11,805,426 00	\$ 186,127 00
Taken during the year, new and renewed.....		15,910,403 00	227,721 24
Total.....		\$27,715,829 00	\$ 413,848 24
Deduct terminated.....		11,065,672 00	173,518 24
Gross in force at end of year.....		\$16,650,157 00	\$ 240,330 00
Deduct reinsured.....		124,300 00	3,053 00
Net in force at December 31, 1912.....		<u>\$16,525,857 00</u>	<u>\$ 237,277 00</u>

*Inland Transportation Risks.*

Gross policies in force at date of last statement.....	4	\$ 13,800	\$ 30 65
Taken during the year, new.....	302	308,465	1,957 52
Total.....	306	\$ 322,265	\$ 1,988 17
Deduct terminated.....	280	282,155	1,793 52
Gross and net in force at December 31, 1912.....	26	<u>\$ 40,110</u>	<u>\$ 194 65</u>

*Tornado Risks.*

Gross policies in force at date of last statement.....	2	\$ 9,000	\$ 45 00
Taken during the year, new.....	81	231 800	925 00
Gross and net in force at December 31, 1912.....	83	<u>\$ 240,800</u>	<u>\$ 970 00</u>

*Automobile Risks.*

Gross policies in force at date of last statement.....	267	\$ 424,422	\$ 9,198 64
Taken during the year, new and renewed...	766	1,280,210	30,819 07
Total.....	1,033	\$ 1,704,632	\$ 40,017 71
Deduct terminated.....	433	834,910	18,762 64
Gross and net in force at December 31, 1912.....	600	<u>\$ 869,722</u>	<u>\$ 21,255 07</u>

Total net amount in force (Fire, Inland Transportation, Tornado and Automobile).....	\$17,676,489 00
Total net premiums thereon.....	<u>259,696 72</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for premiums.....	\$ 5,973,180 64
Interest and dividends.....	315,748 63
Rents.....	19,065 05
Agents' balances charged off.....	80 20
Profit on sale or maturity of ledger assets.....	46,034 00
Total income.....	<u>\$ 6,354,108 52</u>

SESSIONAL PAPER No. 8

ST. PAUL FIRE AND MARINE—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,291,281 17
Expenses of adjustment and settlement of losses.....	76,249 26
Interest or dividends to stockholders.....	100,000 00
Commission or brokerage.....	1,428,803 30
Allowances to local agencies for miscellaneous agency expenses...	4,748 19
Salaries, \$63,769.49; and expenses, \$118,455.95; of special and general agents.....	182,225 41
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	102,166 85
Rents.....	12,592 50
Underwriters' boards and tariff associations.....	16,863 32
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	5,174 14
Inspections and surveys.....	18,867 08
Taxes on real estate.....	3,774 14
State taxes on premiums, Insurance Department licenses and fees	132,482 23
All other licenses, fees and taxes.....	18,109 80
Agents' balances charged off.....	38,732 49
Gross loss on sale or maturity of ledger assets.....	4,252 82
Decrease in liabilities on account of reinsurance treaties.....	1,925 36
All other disbursements.....	119,815 18
Total expenditure.....	<u>\$ 5,558,063 27</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 270,280 71
Mortgage loans on real estate, first liens.....	567,305 00
Mortgage loans on real estate, second liens.....	400 00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	150,000 00
Book value of stocks and bonds.....	6,724,339 81
Cash on hand, in trust companies and banks.....	353,592 25
Agents' balances and bills receivable.....	784,662 92
Due for reinsurances.....	43,200 66
Total ledger assets.....	<u>\$ 8,893,781 35</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	60,590 63
Unliquidated interest in National German American bank stock...	7,000 00
Gross assets.....	<u>\$ 8,961,371 98</u>
Deduct assets not admitted.....	176,053 13
Total admitted assets.....	<u>\$ 8,785,318 85</u>

3 GEORGE V., A. 1913

ST. PAUL FIRE AND MARINE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 452,009 42
Total unearned premiums.....	4,854,764 89
Commissions, brokerage and other charges due or to become due to agents and brokers.....	3,751 05
State, county and municipal taxes due or accrued (estimated).....	100,000 00
Reinsurance premiums.....	22,422 72
Reserve for unpaid bills.....	1,000 00
Total liabilities, not including capital stock.....	\$ 5,433,948 08
Capital stock paid up in cash.....	500,000 00
Surplus over all liabilities, including capital stock.....	2,851,370 77
Total liabilities.....	\$ 8,785,318 85

## RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire.....	\$438,850,543 00
Premiums thereon.....	5,833,303 43
Amount terminated during the year—Fire.....	391,496,761 00
Premiums thereon.....	5,424,747 68
Net amount in force at December 31, 1912—Fire.....	673,887,255 00
Premiums thereon.....	8,755,364 00
Net amount in force at December 31, 1912, Marine and Inland....	\$20,892,371 00
Premiums thereon.....	716,432 40

SESSIONAL PAPER No. 8

## SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—MARLBOROUGH R. PRYOR. | Manager—GEO. EDWARD MEAD.

Principal Office—London, England.

Manager in Canada.—		Head Office in Canada—
H. M. BLACKBURN.		15 Wellington St. East, Toronto

(Organized, April 7, 1710. Commenced business in Canada, June 3, 1892.)

## CAPITAL.

Amount of capital authorized and subscribed for.....	\$11,680,000 00
Amount paid up in cash.....	1,168,000 00

## ASSETS IN CANADA.

Value of real estate held by the company (Toronto office).....\$ 45,850 00

Stocks and bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada stock, 1938, 3 p.c.....	\$ 23,530 33	\$ 20,706 69
Province of Manitoba debentures, 1947, 4 p.c.....	48,666 67	48,180 00
City of Montreal stock, 1932, 4 p.c.....	48,666 67	48,180 00
City of Toronto bonds, 1929, 3½ p.c.....	48,666 66	43,799 98
City of Vancouver bonds, 1931, 1932, 4 p.c.....	24,333 33	23,359 99
City of Winnipeg debentures, 1918 and 1943, 4 p.c.....	67,000 00	63,980 00
City of Victoria, drainage, 1958, 4 p.c.....	25,000 00	22,500 00
City of Halifax con. fund, 1940, 4 p.c.....	15,000 00	13,950 00
City of Calgary bonds, 1937, 4½ p.c.....	14,600 00	14,308 00
Province of Nova Scotia stock, 1954, 3½ p.c.....	24,333 33	21,169 99
Grand Trunk Pacific 1st mortgage bonds (guaranteed), 1962, 3 p.c.....	36,500 00	28,835 00
Alberta & Great Waterways Ry. Co. 1st. mtge. bonds, 1959, 5 p.c.....	60,000 00	66,600 00

Total par and market values.....	\$ 436,296 99	\$ 415,569 65
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Carried out at market value..... 415,569 65

Cash at head office in Canada..... 102 93

Cash in banks, viz.:—

Dominion Bank.....	\$ 13,287 96
Union Bank of Canada.....	19,398 50

Total cash in banks..... 32,686 46

Agents' balances and premiums uncollected..... 56,395 35

Office furniture and plans..... 11,212 63

Total assets in Canada.....\$ 561,817 02

SUN INSURANCE OFFICE—*Concluded.*

## LIABILITIES IN CANADA.

Net amount of unsettled, unadjusted claims for losses.....	\$	16,868	15
Reserve of unearned premiums, \$341,357 60; carried out at 80 per cent.....		273,086	08
Taxes due and accrued.....		1,294	60
Total liabilities in Canada.....	\$	291,248	83

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	491,576	18
Deduct reinsurance, \$8,644.91; and return premiums, \$60,602.88.....		69,247	79
Net cash received for premiums.....	\$	422,328	39
Endorsement fees.....		92	64
Received for interest from bank.....		718	73
House account (net).....		2,688	48
Total income in Canada.....	\$	425,828	24

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$	16,097	62
Amount paid for losses occurring during the year.....	\$	221,531	73
Deduct savings, salvage and reinsurances.....		4,376	75
Net amount paid for said losses.....	\$	217,154	98
Total net amount paid for losses.....	\$	233,252	60
Commission or brokerage.....		84,953	45
Paid for:—Salaries, head office officials, \$18,271.56; auditors' fees, \$400; travelling expenses, \$5,145.41.....		23,816	97
Taxes.....		5,971	85
Miscellaneous payments, viz.:—Postage, telegrams, telephones and express, \$3,031.02; advertising, \$3,286.95; stationery and printing, \$2,771.46; board dues, \$3,750.48; rents, \$2,071.25; miscellaneous, \$279.77; insurance superintendence, \$238.89; maps and plans, \$1,977.59; fire departments, patrol and salvage corps assessments, \$28.30; furniture and fixtures, \$319.17.....		17,754	88
Total expenditure in Canada.....	\$	365,749	75

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at beginning of year.....	\$ 48,141,470	\$ 618,759 66
Policies taken during the year, new and renewed.....	37,964,297	498,832 82
Total.....	\$ 86,105,767	\$1,117,592 48
Deduct terminated.....	33,764,899	445,936 51
Gross in force at end of year.....	\$ 52,340,868	\$ 671,655 97
Deduct reinsured.....	894,102	10,593 79
Net in force at December 31, 1912.....	\$ 51,536,766	\$ 661,062 18

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

# L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—STÉPHANIE DERVILLE. | Manager—BARON G. CERISE.  
Principal Office—Paris, France.  
Head Office in Canada—Montreal. | Chief Agent in Canada—  
LOUIS MAURICE FERRAND.  
(Established 1828. Dominion license issued April 11, 1911.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 2,000,000 00
Amount paid up in cash.....	2,000,000 00

## ASSETS IN CANADA

Bonds and debentures on deposit with the Receiver General:—

	Par value.	Market value.
300,000 francs, (French Rentes).....	\$ 57,900 00	\$ 50,662 50
Carried out at market value.....		\$ 50,662 50
Cash at head office in Canada.....		7,358 68
Cash in banks, viz.:—		
Bank of Hochelaga, Montreal.....	\$ 2,090 72	
Merchants Bank of Canada.....	35,236 19	
Total cash in banks.....		37,326 91
Agents' balances and premiums outstanding.....		17,320 13
Office furniture and plans.....		5,370 31
Rents due.....		45 00
Total assets in Canada.....	\$	118,083 53

## LIABILITIES IN CANADA.

Net amount of losses, adjusted and unpaid.....	\$ 123 18
Net amount of losses, unadjusted.....	1,812 50
Total net amount of unsettled claims for losses.....	\$ 1,935 68
Reserve of unearned premiums, \$79,559.04; carried out at 80 per cent.....	63,647 23
Due and accrued for salaries, rent, advertising, &c.....	274 99
Return premiums, \$1,421.09; reinsurance, \$751.24 (due).....	2,172 33
Taxes due and accrued.....	845 85
Total liabilities in Canada.....	\$ 68,876 08

3 GEORGE V., A. 1913

# L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE— Concluded.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 159,627 56	
Deduct reinsurance, \$3,852.06; return premiums, \$20,896.92.....	24,748 98	
Net cash received for premiums.....	\$ 134,878 58	
Interest on bank account.....	326 75	
Total income in Canada.....	\$ 135,205 33	

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 871 36	
Deduct savings and salvage.....	504 83	
Net amount paid for said losses.....	\$ 366 53	
Amount paid for losses occurring during the year.....	\$ 41,015 17	
Deduct reinsurance.....	52 50	
Net amount paid for said losses.....	\$ 40,962 67	
Total net amount paid for losses.....	\$ 41,329 20	
Paid for commission or brokerage.....	25,291 72	
Paid for salaries of officials, \$14,183.54; directors' fees, \$200; travelling expenses, \$2,123.92.....	16,507 46	
Paid for taxes.....	2,485 61	
Miscellaneous payments:—Advertising, \$1,161.08; furniture and fixtures, \$110.49; legal fees, \$5.30; maps and plans, \$1,162.31; postage, telegrams, telephones and express, \$1,031.91; print- ing and stationery, \$1,322.47, rents, \$1,327.50; boards and tariff associations, \$947.95; sundries, \$1,516.62.....	8,585 63	
Total expenditure in Canada.....	\$ 94,199 62	

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	1,157	\$ 3,804,028	\$ 45,140 42
Policies taken during the year, new and renewed.....	3,945	13,655,233	158,367 24
Total.....	5,102	\$ 17,459,261	\$ 203,507 66
Deduct terminated.....	907	5,940,395	63,352 10
Gross in force at end of year.....	4,195	\$ 11,518,866	\$ 140,155 56
Deduct reinsured.....		560,401	3,509 39
Net in force at December 31, 1912.....	4,195	\$ 10,958,465	\$ 136,646 17

(For General Business Statement, See Appendix.)

SESSIONAL PAPER No. 8

## UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—CHARLES MORTIMER. | General Manager—HERBERT LEWIS.  
 Principal office—London, Eng.  
 Head office in Canada—Montreal. | Chief Agent in Canada—  
 T. L. MORRISEY.  
 (Incorporated, 1714. Dominion license issued September 9, 1911.)

## CAPITAL.

Amount of capital authorized and subscribed for, £450,000.....	\$ 2,190,000 00
Amount paid up in cash, £50,000.....	243,333 33

## ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz:—

	Par value.	Market value.
City of Toronto L. I. bonds, 1918, 4 p.c.....	\$ 100,000 00	\$ 98,000 00
City of Toronto, bonds, 1929, 3½ p.c.....	7,300 00	6,497 00
Town of Emard, Que., school bonds, 1951, 5 p.c.....	25,000 00	26,700 00
Village of St. Pierre, Que., school bonds, 1951, 5 p.c.....	30,000 00	32,040 00
Town of Maisonneuve, school bonds, 1951, 4½ p.c.....	50,000 00	48,000 00

Total par and market values.....	\$ 212,300 00	\$ 211,237 00
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Carried out at market value.....	\$ 211,237 00
Cash at head office, including premiums in course of transmission.....	11,680 14

Cash in banks:—viz:—

Merchants Bank of Canada.....	\$ 5,307 15
Bank of Toronto.....	80,236 59

Total cash in banks.....	85,543 74
Agents' balances and premiums uncollected (\$53.17 was on business issued prior to Oct. 1, 1912.).....	38,260 33
Plans.....	7,125 34

Total assets in Canada.....	\$ 353,846 55
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## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for losses.....	\$ 6,407 12
Reserve of unearned premiums, \$323,651.46; Carried out at 80 per cent.....	258,921 16

Total liabilities in Canada.....	\$ 265,328 28
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3 GEORGE V., A. 1913

UNION ASSURANCE—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 546,033 90	
Deduct reinsurance, \$51,349.25; return premiums, \$56,035.70.....	107,384 95	
Total net cash received for premiums.....	\$ 438,648 95	
Received for interest on bank deposits.....	921 20	
Total income in Canada.....	\$ 439,570 15	

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 31,018 82	
Deduct reinsurances.....	7,724 95	
Net amount paid for said losses.....	\$ 23,293 87	
Amount paid for losses occurring during the year.....	\$ 241,776 57	
Deduct savings, salvage and reinsurances.....	50,164 99	
Net amount paid for said losses.....	\$ 191,611 58	
Total net amount paid for all claims.....	\$ 214,905 45	
Commission or brokerage.....	83,080 36	
Salaries, H. O. officials, \$32,194.42; salaries of agents, \$900; travelling expenses, \$2,449.06.....	35,543 48	
Taxes.....	8,182 30	
Miscellaneous expenditure, viz.:—Advertising, \$2,672.93; fire record and mercantile agency, \$105.33; exchange, \$457.72; legal fees, \$50; maps and plans, \$2,402.60; postage, telegrams, telephones and express, \$2,628.48; printing and stationery, \$3,218.18; rents, \$4,733.09; board fees, \$3,833.41; sundries, \$4,440.68.....	24,542 42	
Total expenditure in Canada.....	\$ 366,254 01	

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	24,620	\$ 50,925,428	\$ 656,465 08
Taken during the year, new and renewed.....	17,474	43,196,791	554,705 19
Total.....	42,094	\$ 94,122,219	\$ 1,211,170 27
Deduct terminated.....	15,569	38,668,056	509,792 52
Gross in force at December 31, 1912.....	26,525	\$ 55,454,163	\$ 701,377 75
Deduct reinsured.....		4,773,511	62,643 84
Net force at December 31, 1912.....	26,525	\$ 50,680,652	\$ 638,733 91

## UNION ASSURANCE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

FIRE ACCOUNT.

Amount of Fire Insurance Fund at the beginning of the year—	£	s.	d.
Reserve for unexpired risks.....	£	240,479	11 4
Additional Reserve.....		396,954	3 3
Premiums after deduction of reinsurance.....			
	607,433	14	7
	617,378	9	8
Losses paid and outstanding, after deduction of reinsurance.			
Commission.....			
Contributions to Fire Brigades.....	£	3,314	12 1
Foreign State Charges.....		5,277	6 6
Expenses of management.....		101,636	16 5
Amount of Fire Insurance Fund at the end of the year—			
Reserve for unexpired risks, being 40 per cent of the Premium Income for the year.....	£	246,951	7 10
Additional reserve.....		455,318	10 5
		702,269	18 3
	£	1,224,812	4 3

### PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance at the beginning of the year	23,323	8	0	Dividends and bonuses to shareholders for 1911	23,000	0	0
Interest, dividends and rents	26,541	14	3	Balance	23,873	7	6
Less income tax thereon	991	14	9				
	<u>25,549</u>	10	6		<u>£</u>	<u>48,873</u>	<u>7 6</u>
					<u>£</u>	<u>48,873</u>	<u>7 6</u>

## BALANCE SHEET.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Subscribed capital, £150,000, of which is paid up.....	50,000 0 0	Mortgages on property out of the United Kingdom.....	15,551 12 8
Investment reserve fund.....	11,813 17 11	Investments—including those deposited under local laws or by contract in various colonies and foreign countries as sec- urity for holders of policies issued there:—	
Fire insurance fund.....	702,269 18 3	British Government securities.....	331 7 6
Employers' liability fund.....	6,061 19 5	Municipal and county securities, United Kingdom.....	2,965 0 0
Accident insurance fund.....	20,656 15 5	Indian and colonial Government securities.....	49,314 11 5
General accident fund.....	66,229 12 4	Indian and colonial municipal securities.....	63,500 19 10
Balance of profit and loss account.....	25,873 7 6	Foreign Government securities.....	104,991 2 1
£	882,905 10 10		

## UNION ASSURANCE—Concluded.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Concluded.

## BALANCE SHEET—Concluded.

LIABILITIES.		£	s.	d.	ASSETS.		£	s.	d.
Outstanding losses—					Foreign municipal securities.....		152,745	18	11
Fire account.....	£ 63,195 10 11				Railway and other debentures and debenture stocks,		292,562	6	4
General accident account.....	5,020 10 1				Home and Foreign.....		35,304	14	7
		£			Railway and other ordinary stocks and shares.....		136,966	6	8
Amounts due to agents and others.....	68,216 1 0				Branch offices and agents' balances.....		8,661	9	7
Amounts due to other companies.....	13,075 10 3				Outstanding premiums.....		3,353	3	8
Interest received in advance of due dates.....	56,836 9 11				Outstanding interest, due but not received.....		47,878	8	8
	2,164 14 4				Amounts due from other companies.....		14,847	8	11
		140,292	15	6	Bills receivable.....				
					On deposit.....	£ 35,314 18 0			
					In hand and on current accounts.....	60,879 1 0	96,193	19	6
NOTE.—In addition to the above the society has a liability for amounts uncalled on shares in insurance companies.							£ 1,023,198	6	4

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## WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—Geo. R. CRAWFORD. | Secretary—OTTO E. SCHAEFER.  
 Principal Office—New York, N.Y.  
 Head office in Canada—Montreal. | Chief agent in Canada—J. W. TATLEY.  
 (Incorporated, March 14, 1837. Dominion license issued, May 28, 1912.)

## CAPITAL.

Amount of stock authorized, subscribed for and paid up in cash .. \$ 300,000 00

## ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
State of New York Canal Imp. bonds, 1961, 4 p.c. ....	\$ 60,000 00	\$ 60,600 00
Carried out at market value.....		\$ 60,600 00
Cash at head office.....		2 55
Cash in Royal Bank of Canada, Montreal.....		5,413 42
Interest accrued.....		1,200 00
Agents' balances and premiums uncollected (\$605.53 was on business prior to October 1, 1912).....		13,197 08
Office furniture, \$720.33; plans, \$1,507.02 (net).....		2,227 35
Total assets in Canada.....		\$ 82,640 40

## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for losses.....	\$ 10,028 79
Reserve of unearned premiums, \$42,626.51; Carried out at 80 per cent.....	34,101 20
Salaries, &c., due and accrued (estimated).....	597 30
Taxes due and accrued (estimated).....	517 31
Total liabilities in Canada.....	\$ 45,244 60

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 67,195 25
Deduct reinsurance, \$1,559.91; return premiums, \$9,396.27.....	10,956 18
Total net cash received for premiums.....	\$ 56,239 07
Received for interest on bank account.....	4 05
Total income in Canada.....	\$ 56,243 12

## WESTCHESTER—Continued.

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years.....	\$ 1,198 05	
Amount paid for losses occurring during the year.....	11,362 56	
Total net amount paid for all claims.....	\$	12,560 61
Commission or brokerage.....		12,119 15
Salaries, \$1,590.30; travelling expenses, \$309.56.....		1,899 86
Taxes.....		1,481 35
Miscellaneous expenditure, viz.:—Advertising, \$228.97; furniture and fixtures, \$900.41; maps and plans, \$1,884.86; postage, telegrams, telephones and express, \$596.37; printing and stationery, \$945.70; rents, \$98.42; board fees, &c., \$478.91; sundries, \$161.36.....		5,295 00
Total expenditure in Canada.....	\$	33,355 97

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	482	\$ 876,834	\$ 21,864 71
Taken during the year—new and renewed.....	2,131	5,783,717	83,691 60
Total.....	2,613	\$ 6,660,551	\$ 105,556 31
Deduct terminated.....	654	1,595,603	28,797 28
Gross in force at December 31, 1912.....	1,959	\$ 5,064,948	\$ 76,759 03
Deduct reinsured.....		126,916	1,513 20
Net in force at December 31, 1912.....	1,959	\$ 4,938,032	\$ 75,245 83

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 5,876 00
Mortgage loans on real estate, first liens.....	149,361 00
Book value of bonds and stocks.....	4,642,456 11
Cash in trust companies and in banks.....	293,810 04
Agents' balances.....	460,148 95
Total ledger assets.....	\$ 5,551,652 10

## NON-LEDGER ASSETS.

Interest due and accrued.....	11,269 46
Gross assets.....	\$ 5,562,921 56
Deduct assets not admitted.....	199,650 18
Total admitted assets.....	\$ 5,363 271 38



## SESSIONAL PAPER No. 8

## WESTCHESTER—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—Continued.

## LIABILITIES

Net amount of unpaid losses.....	\$ 328,715 72
Total unearned premiums.....	3,208,913 12
Taxes due and accrued (estimated).....	45,000 00
Reinsurance premiums.....	28,129 98
Reserve on account of reinsurance treaties.....	31,596 84
Reserve for all contingencies.....	5,000 00
Total liabilities, except capital stock.....	\$ 3,647,355 66
Capital paid up in cash.....	300,000 00
Surplus over all liabilities.....	1,415,915 72
Total liabilities.....	\$ 5,363,271 38

## INCOME.

Net cash received for premiums.....	\$ 3,361,539 57
Interest and dividends.....	211,367 52
Rents.....	108 00
Increase in liabilities on account of reinsurance treaties.....	20,905 31
Agents' balances previously charged off.....	446 91
Gross profit on sale or maturity of ledger assets.....	13,091 32
All other income.....	1,545 00
Total income.....	\$ 3,609,003 63

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,557,831 94
Expenses of adjustment and settlement of losses.....	29,881 53
Paid stockholders for interest or dividends...	120,000 00
Commission or brokerage.....	573,750 40
Salaries, \$64,598.31; expenses, \$111,573.53, of special and general agents.....	176,171 84
Salaries, fees and all other charges of officers, directors, trustees and home office officials.....	131,058 86
Rents.....	19,515 26
Underwriters' boards and tariff associations.....	29,395 14
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	12,930 31
Inspections and surveys.....	20,387 41
Taxes on real estate.....	442 48
State taxes on premiums, Insurance department licenses and fees	67,354 24
All other licenses, fees and taxes.....	12,307 33
Agents' balances previously charged off.....	432 01
Gross loss on sale or maturity of stocks.....	603 33
Reserve on account of reinsurance treaties.....	2,328 83
All other expenditure.....	73,164 45
Total disbursements.....	\$ 2,827,555 36

3 GEORGE V., A. 1913

WESTCHESTER—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—  
*Concluded.*

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire. . .	\$484,541,928 00
Premiums thereon. . . . .	4,780,069 81
Amount of policies terminated during the year—Fire. . . . .	346,056,155 00
Premiums thereon. . . . .	3,404,038 77
Net amount of policies in force at December 31, 1912—Fire. . . .	611,927,255 00
Premiums thereon. . . . .	6,137,259 52

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SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HON. GEO. A. COX.  
General Manager—W. B. MEIKLE.

Secretary—C. C. FOSTER.  
Principal Office—TORONTO.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII., cap. 116, and in 1904 by 4 Edward VII. cap. 141, and in 1906 by 6 Edward VII., cap. 179. Commenced business in Canada, August, 1851.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount of joint stock capital subscribed for.....	2,500,000 00
Amount paid up in cash (\$1,000,000 Preferred).....	<u>2,484,625 65</u>

(For List of Shareholders, see Appendix.)

## LEDGER ASSETS.

Real estate—Company's building, corner of Scott and Wellington  
Sts., Toronto.....\$ 141,102 83

Bonds owned by the Company:—

<i>In deposit with the Receiver General.</i>	Par value	Book and Market value.
Town of Owen Sound, 1925, 4 per cent.....	\$ 6,000 00	\$ 5,580 00
City of London, 1921, 4 per cent.....	4,000 00	3,780 00
Canada Permanent Mortgage Corporation, 1913, 4 per cent.	13,500 00	13,500 00
Central Canada Loan and Savings Company, 4 p.c.....	14,100 00	14,100 00
City of Winnipeg, 1941, 3½ per cent.....	2,000 00	1,700 00
Canadian Northern Railway, 1930, 4 per cent.....	5,353 33	5,192 73
Province of Manitoba, 1930, 4 per cent.....	10,000 00	9,700 00
Toronto Savings and Loan Company, 1914-1917, 4 p.c.....	8,600 00	8,600 00
Moosejaw P.S. debts., 1920-23, 4½ p.c.....	15,666 64	15,039 97

Total in deposit with the Receiver General.....\$ 79,219 97 \$ 77,192 70

*Bonds in deposit or with trustees in United States, viz:—*

City of New York, 1919-1941, 3½ per cent.....	\$ 147,000 00	\$ 139,110 00
City of Columbus, Ohio, 1919, 4 per cent.....	50,000 00	50,400 00
City of Toledo, Ohio, 1942 and 1944, 4 per cent.....	50,000 00	51,000 00
City of Los Angeles, California, 1940, 5 p.c.....	105,000 00	101,850 00
City of Richmond, Virginia, 1921-1927, 4 per cent.....	42,000 00	40,110 00
City of Winnipeg, Manitoba, 1913-1920, 4 per cent.....	30,000 00	29,200 00
Town of Stayner, 1913 to 1928, 4 per cent.....	16,172 44	14,231 75
Toronto Savings and Loan Company, 1914-1917, 4 p.c.....	50,000 00	50,000 00
Central Canada Loan and Savings Company, various, 1917, 4 per cent.....	300,000 00	300,000 00
Town of Cobourg, 1924 to 1927, 4 per cent.....	25,000 00	22,000 00
City of Kingston, 1918-1927, 4½ per cent.....	21,300 00	20,767 50

## THE WESTERN—Continued.

## Bonds owned by the company—Concluded.

	Par value.	Book and Market value.
City of Kingston, 1922-1923, 4 per cent.....	\$ 26,700 00	\$ 24,964 50
Canadian Northern Railway, 1919 and 1930, 4 p.c.....	147,333 33	144,413 33
Canadian Northern Railway, 1930, 4½ per cent.....	50,000 00	48,500 00
City of Montreal, 1917-1924, 4 per cent.....	46,000 00	44,080 00
Province of Manitoba, 1930, 4 per cent.....	60,000 00	58,200 00
Chicago, Milwaukee and St. Paul Railway, 1989, 4 p.c.....	8,000 00	7,870 00
Niagara, St. Catharines and Toronto Ry. Co., 1929, 5 p.c. cent.....	25,000 00	23,750 00
Dominion of Canada Stock, 1913, 3½ per cent.....	65,350 00	64,696 50
Georgia State bonds, 1933, 3½ per cent.....	10,000 00	9,160 00
Mathews Steamship Co. bonds, 1913-1916, 5 per cent.....	24,000 00	24,000 00
Provincial Light, Heat and Power Co., 1946, 5 p.c.....	98,000 00	100,450 00
City of New York Corporate Stock, 1955, 4 p.c.....	100,000 00	95,000 00
Greenville Co., South Carolina, 1933, 4½ per cent.....	5,000 00	5,000 00
Aurora, Elgin and Chicago Railway, 1946, 5 per cent.....	5,000 00	4,750 00
Chicago Railway Co., 1927, 5 per cent.....	5,000 00	4,962 50
Minneapolis and St. Paul Street Railway, 1928, 5 p.c.....	5,000 00	5,175 00
Porto Rico, registered 1909, series bonds, 1927-32, 4 p.c.....	10,000 00	10,200 00
Porto Rico, Railways Co., 1936, 5 p.c.....	25,000 00	23,000 00
Duluth Street Railway, 1930, 5 p.c.....	25,000 00	23,750 00
Total held in United States.....	\$1,576,855 77	\$1,540,591 03

## Other bonds:—

Cape of Good Hope Con. Stock, 1943, 3 p.c., in deposit at Pretoria.....	\$ 29,200 00	\$ 23,360 16
Clifton Hotel bonds, 1916, 6 p.c. (with company).....	3,700 00	3,700 00
Total par and market values.....	\$1,688,975 74	\$1,644,843 94

Carried out at market value..... \$1,644,843 94

## Stocks owned by the company:—

	Par value.	Book and Market value.
1,102 shares Canadian Bank of Commerce.....	\$ 55,100 00	\$ 121,771 00
2,044 " Canada Permanent Mtge. Corp.....	20,440 00	39,244 80
500 " Dominion Savings and Investment Co.....	15,000 00	11,550 00
25 " Toronto General Trusts Corporation.....	2,500 00	4,750 00
19,683 " British America Assurance Co.....	42,075 00	246,037 50
200 " Chicago & Northwestern Ry. Co.....	20,000 00	27,400 00
500 " Lehigh Valley Ry. Co.....	25,000 00	41,750 00
50 " Lehigh Valley Coal Sales Co.....	2,500 00	5,750 00
100 " United States Steel Corporation.....	10,000 00	6,850 00
200 " Louisville & Nashville Ry. Co.....	20,000 00	28,200 00
40 " " (20 p.c. pd.).....	800 00	800 00
300 " Minneapolis, St. Paul & Sault Ste. Marie Ry.....	30,000 00	42,000 00
80 " Illinois Central Ry.....	8,000 00	10,160 00
Total par, book and market values.....	\$ 701,415 00	\$ 586,263 30

Carried out at market value..... 586,263 30

Cash on hand at head office..... 946 51

## Cash in banks, &amp;c., viz:—

Canadian Bank of Commerce New York, \$368,794.29; less \$186 395.08 overdraft at Toronto.....	\$ 182,399 21
Bank of Nova Scotia, St. John, N.B.....	978 65
Corn Exchange, National Bank, Chicago.....	12 151 80
United States Mortgage and Trust Co.....	2,143 46

Total cash in banks..... 197,673 12

Total ledger assets..... \$ 2,570,829 70

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THE WESTERN—*Continued.*

## OTHER ASSETS.

Interest accrued.....	\$ 21,897 99
Rents accrued.....	755 77
Agents' balances, (\$22,259.28 on business prior to Oct. 1, 1912)...	571,103 26
Bills receivable.....	18,244 95
Maps and plans.....	24,542 78
Due for reinsurance.....	53,157 20
Total assets.....	<u>\$ 3,260,531 65</u>

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire losses, adjusted and unpaid.....	\$ 331 25
Net amount of fire losses, unadjusted (of which \$92.50 accrued in previous years).....	29,059 42
Net amount of fire losses, resisted, not in suit.....	1,750 00
Net amount of inland navigation losses, unadjusted.....	38,000 00
Total net amount of unsettled claims in Canada.....	<u>\$ 69,140 67</u>
Reserve of unearned premiums:—	
Fire.....	\$ 463,314 49
Inland Navigation.....	771 00
Total reserve \$464,105.49; carried out at 80 per cent.....	371,284 39
Dividends declared and due, remaining unpaid.....	981 93
Taxes due and accrued, fire, \$5,700; other, \$100.00.....	5,830 00
Due for directors' fees.....	7,695 00
Total liabilities (excluding capital stock) in Canada...	<u>\$ 454,901 99</u>

(2) *Liabilities in other Countries.*

Net amount of fire losses, unadjusted.....	\$ 171,000 00
“ “ resisted, in suit.....	7,200 00
Total net amount of unsettled claims for fire losses (\$12,274.73 of which accrued in previous years).....	\$ 178,200 00
Total amount of unsettled claims for inland navigation losses (\$7,680.00 of which accrued in previous years).....	43,602 40
Total net amount of unsettled claims in other countries. ....	<u>\$ 221,802 40</u>
Reserve of unearned premiums:—	
Fire.....	\$1,494,190 43
Inland Navigation.....	911 90
Total reserve, \$1,495,102.33; carried out at 80 per cent.....	1,196,081 86
Due and accrued for taxes, fire, \$23,454.55; other, \$50.....	23,504 55
Total liabilities in other countries.....	<u>\$ 1,441,388 81</u>
Total liabilities (excluding capital stock) in all countries.....	<u>\$ 1,896,290 80</u>
Excess of assets over liabilities.....	\$ 1,364,240 85
Capital stock paid up in cash.....	<u>2,484,625 65</u>

3 GEORGE V., A. 1913

## THE WESTERN—Continued.

## INCOME.

	In Canada.	In other countries.
<i>For Fire risks.</i>		
Gross cash received for premiums.....	\$ 789,455 77	\$ 3,048,798 06
Deduct reinsurance, \$1,295,565.63; and return premiums, \$501,249.47.....	414,560 71	1,332,254 39
Net cash received for fire premiums.....	<u>\$ 374,895 06</u>	<u>\$ 1,666,543 67</u>
<i>For Inland and Ocean Risks.</i>		
Gross cash received for premiums.....	\$ 459,224 63	\$ 934,668 29
Deduct reinsurance, \$517,516.04; and return premiums, \$25,375.11.....	234,366 63	308,524 52
Net cash received for inland and ocean premiums.....	<u>\$ 224,858 00</u>	<u>\$ 626,143 77</u>
<i>For Inland Transportation Risks.</i>		
Gross cash received for premiums.....	\$ 17,407 27	\$ 4,499 32
Deduct reinsurance, \$11,990.14; and return premiums, \$3,459.71.....	12,965 21	2,484 64
Net cash received for inland transportation premiums.....	<u>\$ 4,442 06</u>	<u>\$ 2,014 68</u>
Total net cash received for premiums in all countries.....		\$ 2,898,897 24
Received for interest on investments.....		78,711 00
Received for rents.....		5,854 87
All other income.....		<u>1,180 00</u>
Gross income.....		\$ 2,984,643 11
Deduct loss on sale of securities.....		2,505 00
Total net income.....		<u>\$ 2,982,138 11</u>

## EXPENDITURE.

	In Canada.	In other countries.
<i>For Fire Losses.</i>		
Amount paid for losses occurring in previous years.....	\$ 113,526 92	\$ 220,770 06
Deduct savings, salvage and reinsurances.....	81,916 94	79,155 31
Net amount paid for said losses.....	<u>\$ 31,609 98</u>	<u>\$ 141,614 75</u>
Amount paid for losses occurring during the year.....	\$ 296,931 44	\$ 1,131,794 42
Deduct savings, salvage and reinsurances.....	136,112 30	384,191 14
Net amount paid for said losses.....	<u>\$ 160,819 14</u>	<u>\$ 747,603 28</u>
Total net amount paid for fire losses.....	<u>\$ 192,429 12</u>	<u>\$ 889,218 03</u>
<i>For Inland Transportation Losses.</i>		
Amount paid for losses occurring during the year.....	\$ 3,309 44	\$ 2,692 82
Deduct savings, salvage and reinsurances.....	2,203 49	2,509 20
Net amount paid for inland transportation losses.....	<u>\$ 1,105 95</u>	<u>\$ 183 62</u>
Total net amount paid for fire and inland transportation losses....		\$ 1,082,936 72
Total net amount for marine and inland losses in Canada, \$186,823.94; in other countries, \$461,144.74.....		647,968 68
Commission or brokerage.....		525,495 52
Paid for salaries H.O. officials, \$96,012.47; do., of officials and special agents, \$126,631.35; directors' fees, \$12,321.63; auditors' fees, \$2,723.93.....		<u>237,689 38</u>

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THE WESTERN—*Continued.*EXPENDITURE—*Concluded.*

Taxes.....	\$ 65,929 36
Dividends.....	105,000 00
Miscellaneous payments, viz.:—Advertising, \$13,316.39; boards and tariff associations, \$24,626.42; postage, telephones, telegrams and express, \$19,276.66; legal expenses, \$2,745.16; printing and stationery, \$31,018.43; furniture and fixtures, \$3,209.52; maps and plans, \$9,024.11; rent, \$31,363.42; exchange, \$4,226.77; office expenses, \$3,319.16; inspections and surveys, \$59,000.43; fire departments, patrol, salvage corps assessments, &c., \$7,076.23; various, \$828.12.....	209,030 82
Total expenditure.....	<u>\$ 2,874,050 48</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1912.....	\$ 2,482,204 12
Income as above.....	2,982,138 11
Total.....	<u>\$ 5,464,342 23</u>
Expenditure as above.....	\$ 2,874,050 48
Amount written off ledger assets not included above.....	19,462 05
Total.....	<u>2,893,512 53</u>
Balance, net ledger assets, December 31, 1912.....	<u>\$ 2,570,829 70</u>

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies,\$	179,737 95
Amount of commission thereon.....	38,266 30
Amount of losses recovered from said companies.....	99,052 40
Reserve, \$143,281.76; carried out at 80 per cent.,.....	\$ 114,625 41
Amount of losses recoverable.....	5,982 34
Amount of reinsurance premiums payable to such companies.....	<u>44,589 34</u>

THE WESTERN—*Concluded.*

## RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
<b>(1). Fire Risks.</b>						
Gross policies in force at date of last statement....	123,013,013	1,622,959 98	404,010,681	3,250,918 72	527,023,694	4,873,878 70
Taken during the year, new and renewed.....	70,926,247	824,009 73	436,025,243	3,029,351 71	506,951,490	3,853,361 44
Total.....	193,939,260	2,446,969 71	840,035,924	6,280,270 43	1,033,975,184	8,727,240 14
Deduct terminated.....	54,782,030	658,615 59	382,512,690	2,553,522 44	437,294,720	3,212,138 03
Gross in force at end of year	139,157,230	1,788,354 12	457,523,234	3,726,747 99	596,680,464	5,515,102 11
Deduct reinsured.....	66,676,780	931,482 94	137,690,809	1,026,943 23	204,367,589	1,958,426 17
Net in force, Dec. 31, 1912..	72,480,450	856,871 18	319,832,425	2,699,804 76	392,312,875	3,556,675 94
<b>(2). Inland Marine Risks.</b>						
Gross policies in force at date of last statement....	5,339,549	39,063 82	5,707,118	132,842 12	11,046,667	171,905 94
Taken during the year.....	23,490,825	115,127 48	42,954,823	260,933 14	66,445,648	376,060 62
Total.....	28,830,374	154,191 30	48,661,941	393,775 26	77,492,315	547,966 56
Deduct terminated.....	22,257,080	99,360 16	40,775,596	247,639 45	63,032,676	346,999 61
Gross in force at end of year	6,573,294	54,831 14	7,886,345	146,135 81	14,459,639	200,966 95
Deduct reinsured.....	2,636,044	25,746 85	2,190,361	52,542 40	4,826,405	78,289 25
Net in force, Dec. 31, 1912..	3,937,250	29,084 29	5,695,984	93,593 41	9,633,234	122,677 70
<b>(3). Ocean Risks.</b>						
Gross policies in force at date of last statement....	4,587,085	63,256 28	19,509,318	159,247 73	24,096,403	222,504 01
Taken during the year.....	59,414,518	328,126 90	160,788,814	659,578 37	220,203,332	987,705 27
Total.....	64,001,603	391,383 18	180,298,132	818,826 10	244,299,735	1,210,209 28
Deduct terminated.....	57,720,782	306,237 03	161,462,596	680,732 93	219,183,378	986,969 96
Gross in force at end of year	6,280,821	85,146 15	18,835,536	138,093 17	25,116,357	223,239 32
Deduct reinsured.....	3,923,514	35,284 61	3,145,687	20,940 87	7,069,201	56,225 48
Net in force, Dec. 31, 1912..	2,357,307	49,861 54	15,689,849	117,152 30	18,047,156	167,013 84
<b>(4). Inland Transportation Risks.</b>						
Gross policies in force at date of last statement....	201,200	2,131 71	133,700	3,166 26	334,900	5,297 97
Taken during the year.....	27,892,140	18,048 37	198,028	4,308 24	28,090,168	22,356 61
Total.....	28,093,340	20,180 08	331,728	7,474 50	28,425,068	27,654 58
Deduct terminated.....	27,864,540	15,434 08	138,940	3,826 90	28,003,480	19,260 98
Gross in force at end of year	228,800	4,746 00	192,788	3,647 60	421,588	8,393 60
Deduct reinsured.....	152,533	3,164 00	96,394	1,823 80	248,927	4,987 80
Net in force, Dec. 31, 1912..	76,267	1,582 00	96,394	1,823 80	172,661	3,405 80

Total number of policies in force..... (No return)

Total net amount in force..... \$420,165,926 00

Total premiums thereon..... 3,849,773 28



SESSIONAL PAPER No. 8

## THE YORKSHIRE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—EDWIN GRAY.

Secretary and General Manager—  
JAMES HAMILTON.

Manager in Canada—P. M. WICKHAM.

Principal Office—York, England.

| Head Office in Canada—Montreal.

(Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.)

## CAPITAL.

Amount of joint stock capital authorized, £1,000,000.....	\$ 4,860,000 00
Amount subscribed for, £576,570.....	2,802,130 20
Amount paid up in cash, £75,657.....	367,693 02

## ASSETS IN CANADA.

Value of real estate held by company.....	\$ 325,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	1,564,400 00

Securities in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada registered stock, 1930-1950, 3½ per cent.....	\$ 72,513 34	\$ 68,887 66
Canadian Northern Railway Guaranteed first mortgage bonds, 1929, 4 per cent.....	24,333 33	24,330 00
Province of Manitoba bonds, 1947, 4 per cent.....	25,000 00	24,750 00
New Brunswick Coal and Railway Company guaranteed debentures, 1953, 4 per cent.....	26,000 00	25,480 00
City of Fort William debentures, 1928 and 1938, 5 p.c.....	20,250 00	20,250 00
City of Fort William Hospital debentures, 1928, 5 p.c.....	18,000 00	18,000 00
City of Montreal R.C.S. debentures, 1948, 4 p.c.....	22,000 00	20,510 60
India stock, 1948, 3 per cent.....	24,333 33	18,977 40
City of Vancouver debentures, 1917 and 1918, 4 p.c.....	26,000 00	25,400 00
City of Regina debentures, 1939, 4½ per cent.....	24,333 33	23,417 38
City of Port Arthur debentures, 1940, 4½ per cent.....	24,333 33	22,678 00
Alberta and Great Waterways Railway Co., debentures, 1959, 5 per cent.....	35,000 00	38,850 00
City of Kamloops debts., 1936, 5 p.c.....	20,000 00	19,190 00
Total par and market values.....	\$ 362,026 66	\$ 359,721 04

Carried out at market value.....	350,721 04
Cash at head office in Canada.....	10,248 39

Cash in Banks, viz.:—

Canadian Bank of Commerce.....	\$ 70,247 01
La Banque Provinciale.....	14,085 33

Total cash in Banks.....	84,332 34
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## THE YORKSHIRE—Continued.

## ASSETS—Concluded.

Agents' balances and outstanding premiums: fire, (\$35.12 was on business prior to Oct. 1, 1912).....	\$	41,446	83
Rents accrued.....		3,502	50
Interest accrued.....		4,234	20
Office furniture and Goad's plans.....		8,500	00
<b>*Total assets in Canada.....</b>	<b>\$</b>	<b>2,392,385</b>	<b>30</b>

## LIABILITIES IN CANADA.

Net amount of fire losses, unadjusted.....	\$	9,076	00
Net amount of fire losses, resisted, in suit (accrued in 1910).....		8,019	00
Net amount of live stock losses, unadjusted.....		8,751	00
Net amount of live stock losses, resisted, not in suit.....		3,000	00
<b>Total net amount of all unpaid claims.....</b>	<b>\$</b>	<b>28,846</b>	<b>00</b>
<b>Reserve of unearned premiums, viz:—</b>			
Fire.....	\$	211,614	95
Accident.....		1,332	46
Plate Glass.....		897	59
Sickness.....		823	57
Employers' liability.....		2,873	22
Live stock.....		16,345	75
Auto.....		1,273	09
<b>Total, \$235,160.63; carried out at 80 per cent.....</b>		<b>188,128</b>	<b>50</b>
<b>Taxes due and accrued.....</b>		<b>1,931</b>	<b>74</b>
<b>Total liabilities in Canada.....</b>	<b>\$</b>	<b>218,906</b>	<b>24</b>

## INCOME IN CANADA.

<i>Fire Risks.</i>		
Gross cash received for premiums.....	\$	314,564 14
Deduct reinsurance, \$1,023.09; return premiums, \$40,214.04.....		41,237 13
<b>Net cash received for said premiums.....</b>	<b>\$</b>	<b>273,327 01</b>
<i>Live Stock Risks.</i>		
Gross cash received for premiums.....	\$	56,490 62
Deduct return premiums.....		5,267 97
<b>Net cash received for said premiums.....</b>	<b>\$</b>	<b>51,222 65</b>

\*In addition to the above assets the following Canadian investments are held at the head office of the Company in York, England.

	Par value.	Market value.
British Columbia Electric Railway, 4½ per cent perpetual consolidated debenture stock.....	\$ 36,925 00	\$ 35,903 56
British Columbia Electric Railway 4½ per cent first mortgage debenture bonds.....	62,870 00	62,870 00
Quebec Central Railway debenture stock, 1919, 4 p.c.....	10,220 00	10,117 80
Suburban Rapid Transit Co. first mortgage, 30-year gold bonds, 1938, 5 per cent.....	30,000 00	30,000 00
Imperial Rolling Stock Co., Limited, (Can. Northern Ry. car equipment)—		
First mortgage gold bonds, Series P, 1909-1917, 4½ per cent.....	13,500 00	13,500 00
Montreal Warehousing Co., 1936, 4 per cent.....	51,000 00	49,332 90
Can. Nor. Ont. Ry. Co., 4 per cent perpetual cons. deb. stock.....	77,375 00	72,539 17
N.S. Steel and Coal Co., 50-year first mortgage bonds, 1959, 5 per cent.....	20,630 00	19,732 60
C.P.R. perpetual consolidated debenture, 4 p.c. stock.....	2,433 00	2,433 00
	<b>\$ 304,953 00</b>	<b>\$ 296,434 03</b>

## SESSIONAL PAPER No. 8

## THE YORKSHIRE—Continued.

## INCOME IN CANADA—Concluded.

*Accident Risks.*

Gross cash received for premiums.....	\$ 3,195 83
Deduct reinsurance, \$167.50; return premiums, \$412.10.....	579 60
Net cash received for said premiums.....	\$ 2,616 23

*Sickness Risks.*

Net cash received for sickness premiums.....	\$ 933 15
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*Plate Glass Risks.*

Gross cash received for premiums.....	\$ 1,946 48
Deduct return premiums.....	475 20
Net cash received for said premiums.....	\$ 1,471 28

*Automobile Risks.*

Gross cash received for premiums.....	\$ 4,288 46
Deduct reinsurance and return premiums.....	1,651 89
Net cash received for said premiums.....	\$ 2,636 57

*Employers' Liability Risks.*

Gross cash received for premiums.....	\$ 5,493 12
Deduct return premiums.....	774 94
Net cash received for said premiums.....	\$ 4,718 18

Total net cash received for premiums.....	\$ 336,025 12
Received for interest on investments.....	72,270 13
Received for rents.....	21,606 31

Total income in Canada.....	\$ 430,801 56
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## EXPENDITURE IN CANADA.

*Fire Risks.*

Amount paid for losses occurring in previous years.....	\$ 17,060 87
Amount paid for losses occurring during the year.....	\$ 118,014 78
Deduct amount received for savings and salvage.....	101 06
Net amount paid for said losses.....	\$ 117,913 72
Total net amount paid for fire losses.....	\$ 134,974 59

*Live Stock Risks.*

Amount paid for losses occurring in previous years.....	\$ 5,032 00
Amount paid for losses occurring during the year.....	\$ 29,903 88
Deduct salvages and reinsurance.....	165 00
Net amount paid for said losses.....	\$ 29,738 88
Total net amount paid for live stock losses.....	\$ 34,770 88

*Automobile Risks.*

Amount paid for claims occurring during the year.....	\$ 219 95
Deduct salvages and reinsurances.....	34 71
Net amount paid for automobile losses.....	\$ 185 24

*Plate Glass Risks.*

Net amount paid for plate glass losses.....	\$ 311 36
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*Accident Risks.*

Net amount paid for accident losses.....	\$ 482 30
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*Employers' Liability Risks.*

Net amount paid for employers' liability losses.....	\$ 729 18
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*Sickness Risks.*

Net amount paid for sickness losses.....	\$ 405 10
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Total net amount paid for losses.....	\$ 171,858 65
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## THE YORKSHIRE—Continued.

## EXPENDITURE IN CANADA—Concluded.

Paid for commission or brokerage: fire, \$47,731.39; other, \$9,958.78.....	\$ 57,690 17
Paid for salaries, fees, and all other charges of officials: fire, (salaries officials, \$13,582.33; directors' fees, \$960; auditors' fees, \$300; travelling expenses, \$1,868.14). Total, \$16,710.47; other, (salaries of officials, \$5,119.60; travelling expenses, \$2,947.12); Total, \$8,066.72.....	24,777 19
Paid for taxes: fire, \$5,170.47; other, \$711.16.....	5,881 63
Miscellaneous payments, fire, viz.:—Rent and light, \$3,926.41; printing and stationery, \$3,967.09; advertising, \$339.46; postage, telegrams, telephone and express, \$1,993.08; petty expenses and sundries, \$1,151.58; office furniture and fittings, \$432.65; underwriters' association fees, \$1,912.14; maps and plans, \$1,678.18; legal fees, \$50.....	15,450 59
Miscellaneous payments, other, viz.:—Advertising, \$162.65; furniture and fixtures, \$124.85; vet. surgeon's fees, \$44.90; postage, telegrams, telephones and express, \$862.42; printing and stationery, \$1,436.65; rent, \$256.37; petty expenses and sundries, \$589.03; legal expenses, \$100.....	3,576 87
Total expenditure in Canada.....	\$ 279,235 10

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	13,470	\$ 28,222,030	\$ 355,193 67
Policies taken during the year, new and renewed.	11,151	28,019,153	334,510 16
Total.....	24,621	\$ 56,241,183	\$ 689,703 83
Deduct terminated.....	8,841	22,466,980	281,880 37
Gross in force at end of year.....	15,780	\$ 33,774,203	\$ 407,823 46
Deduct reinsured.....		394,000	2,204 69
Net in force at December 31, 1912.....	15,780	\$ 33,380,203	\$ 405,618 77

*Live Stock Risks.*

Gross policies in force at date of last statement.	397	\$ 522,383	\$ 36,462 89
Taken during the year, new.....	1,654	1,507,157	59,341 92
Total.....	2,051	\$ 2,029,540	\$ 95,804 81
Deduct terminated.....	1,316	1,548,756	63,113 32
Gross and net in force at Dec. 31, 1912.....	735	\$ 480,784	\$ 32,691 49

*Accident Risks.*

Gross policies in force at date of last statement.	33	\$ 109,500	\$ 555 00
Taken during the year, new.....	246	588,950	3,367 83
Taken during the year, renewed.....	50	116,000	553 50
Total.....	329	\$ 814,450	\$ 4,476 38
Deduct terminated.....	69	184,250	788 55
Gross in force at end of year.....	260	\$ 630,200	\$ 3,687 83
Deduct reinsured.....		22,500	167 50
Net in force at December 31, 1912.....	260	\$ 607,700	\$ 3,520 33

SESSIONAL PAPER No. 8

THE YORKSHIRE—*Concluded.*RISKS AND PREMIUMS IN CANADA—*Concluded.**Employers' Liability Risks.*

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	9	\$ 92,447	\$ 683 70
Taken during the year, new.....	48	480,000	6,601 92
Taken during the year, renewed.....	3	30,000	360 00
Total.....	60	\$ 602,447	\$ 7,645 62
Deduct terminated.....	11	110,000	787 95
Gross and net in force at December 31, 1912....	49	\$ 492,447	\$ 6,857 67

*Sickness Risks.*

Gross policies in force at date of last statement.	22	.....	\$ 270 00
Taken during the year, new.....	167	.....	1,409 65
Taken during the year, renewed.....	19	.....	237 50
Total.....	208	.....	\$ 1,917 15
Deduct terminated.....	26	.....	254 03
Gross and net in force at December 31, 1912....	182	.....	\$ 1,663 07

*Plate Glass Risks.*

Gross policies in force at date of last statement.	13	.....	\$ 232 24
Taken during the year, new.....	128	.....	2,564 20
Taken during the year, renewed.....	6	.....	58 15
Total.....	147	.....	\$ 2,854 59
Deduct terminated.....	17	.....	263 89
Gross and net in force at December 31, 1912....	130	.....	\$ 2,590 70

*Automobile Risks.*

Gross policies taken during the year, new.....	63	\$ 630,000	\$ 4,778 40
Deduct terminated.....	19	190,000	1,020 00
Gross in force at end of year.....	44	\$ 440,000	\$ 3,758 40
Deduct reinsured.....	..	50,000	631 89
Net in force at December 31, 1912.....	44	\$ 390,000	\$ 3,126 51

(For General Business Statement, see Appendix.)



# STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam Boiler,  
Burglary, Sickness, Inland Transit,

AND OTHER

INSURANCE COMPANIES

TRANSACTING BUSINESS

OTHER THAN FIRE OR LIFE

## LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA THE BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE DURING THE YEAR ENDING DECEMBER 31, 1912.

### ACCIDENT INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement*).  
The Canada Accident Assurance Company.  
The Canadian Casualty and Boiler Insurance Company.  
The Canadian Railway Accident Insurance Company.  
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited).  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement*).  
The Fidelity and Casualty Company of New York.  
The General Accident Assurance Company of Canada.  
The Guardian Accident and Guarantee Company.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
International Casualty Company.  
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement*).  
The London and Lancashire Guarantee and Accident Company of Canada.  
The London Guarantee and Accident Company (Limited).  
Maryland Casualty Company.  
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement*).  
The Ocean Accident and Guarantee Corporation (Limited).  
The Protective Association of Canada.  
Railway Passengers Assurance Company.  
The Royal Exchange Assurance. (*See Fire Statement*).  
The Sterling Accident and Guarantee Company of Canada.  
The Travelers Indemnity Company, Hartford, Conn.  
The Travelers Insurance Company, Hartford, Conn.  
The Travellers' Indemnity Company of Canada.  
The United States Fidelity and Guaranty Company.  
The Yorkshire Insurance Company (Limited). (*See Fire Statement*).

### AUTOMOBILE INSURANCE.

Ætna Insurance Company. (*See Fire Statement*).  
The Canadian Railway Accident Insurance Company.  
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited).  
Fireman's Fund Insurance Company. (*See Fire Statement*).  
Hartford Fire Insurance Company. (*See Fire Statement*).  
The Home Insurance Company. (*See Fire Statement*).  
Insurance Company of North America. (*See Fire Statement*).



## SESSIONAL PAPER No. 8

AUTOMOBILE INSURANCE—*Concluded.*

International Casualty Company.  
The Marine Insurance Company (Limited.)  
Queen Insurance Company of America. (*See Fire Statement.*)  
The Royal Exchange Assurance. (*See Fire Statement.*)  
Saint Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
The Travelers Indemnity Company, Hartford, Conn.  
The Travellers' Indemnity Company of Canada.

## BURGLARY INSURANCE.

The Canadian Railway Accident Insurance Company.  
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited.)  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Fidelity and Casualty Company of New York.  
The Guardian Accident and Guarantee Company.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
The London Guarantee and Accident Company (Limited).  
Maryland Casualty Company.  
The United States Fidelity and Guaranty Company.

## EXPLOSION INSURANCE.

The Western Assurance Company. (*See Fire Statement.*)

## GUARANTEE INSURANCE.

Alliance Assurance Company, Limited. (*See Fire Statement.*)  
American Surety Company of New York.  
The Canada Accident Assurance Company.  
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited.)  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
The Guarantee Company of North America.  
The Guardian Accident and Guarantee Company.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
International Fidelity Insurance Company.  
The London and Lancashire Guarantee and Accident Company of Canada.  
The London Guarantee and Accident Company (Limited).  
Maryland Casualty Company.  
National Surety Company.  
The Ocean Accident and Guarantee Corporation (Limited).  
Railway Passengers Assurance Company.  
The United States Fidelity and Guaranty Company.

## HAIL INSURANCE.

The Hudson Bay Insurance Company. (*See Fire Statement.*)  
Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)

## INLAND TRANSPORTATION INSURANCE.

The American and Foreign Marine Insurance Company.  
The British and Foreign Marine Insurance Company (Limited).  
Fireman's Fund Insurance Company. (*See Fire Statement.*)  
Hartford Fire Insurance Company. (*See Fire Statement.*)  
Insurance Company of North America. (*See Fire Statement.*)  
The Marine Insurance Company (Limited.)  
The Ocean Marine Insurance Company (Limited.)  
Queen Insurance Company of America. (*See Fire Statement.*)  
Saint Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
The Western Assurance Company. (*See Fire Statement.*)

## LIGHTNING INSURANCE.

The Western Assurance Company. (*See Fire Statement.*)

## LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.  
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.  
The Canadian Railway Accident Insurance Company.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Fidelity and Casualty Company of New York.  
The Guardian Accident and Guarantee Company.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
Lloyds Plate Glass Insurance Company of New York.  
The London and Lancashire Guarantee and Accident Company of Canada.  
Maryland Casualty Company.  
The Mount Royal Assurance Company. (*See Fire Statement.*)  
The National Provincial Plate Glass Insurance Company (Limited).  
The New York Plate Glass Insurance Company.  
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
The Ocean Accident and Guarantee Corporation (Limited).  
Railway Passengers Assurance Company.  
The Travellers' Indemnity Company of Canada.  
The United States Fidelity and Guaranty Company.  
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## SICKNESS INSURANCE.

Alliance Assurance Company (Limited). (*See Fire Statement.*)  
The Canada Accident Assurance Company.  
The Canadian Casualty and Boiler Insurance Company.  
The Canadian Order of the Woodmen of the World. (*See Life Statement, Vol. II.*)  
The Canadian Railway Accident Insurance Company.  
Catholic Mutual Benefit Association, The Grand Council of the. (*See Life Statement, Vol. II.*)  
The Dominion Gresham Guarantee and Casualty Company. (Formerly, The Dominion Guarantee Company, Limited).  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)

## SESSIONAL PAPER No. 8

SICKNESS INSURANCE—*Concluded.*

The Fidelity and Casualty Company of New York.  
The General Accident Assurance Company of Canada.  
The Guardian Accident and Guarantee Company.  
The Imperial Guarantee and Accident Insurance Company of Canada.  
International Casualty Company.  
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)  
The London and Lancashire Guarantee and Accident Company of Canada.  
The London Guarantee and Accident Company (Limited).  
Maryland Casualty Company.  
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
The Ocean Accident and Guarantee Corporation (Limited).  
The Protective Association of Canada.  
Railway Passengers Assurance Company.  
The Royal Exchange Assurance. (*See Fire Statement.*)  
The Royal Guardians. (*See Life Statement, Vol. II.*)  
The Sterling Accident and Guarantee Company of Canada.  
The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See Life Statement, Vol. II.*)  
The Supreme Court of the Independent Order of Foresters. (*See Life Statement, Vol. II.*)  
The Travelers Indemnity Company, Hartford, Conn.  
The Travellers' Indemnity Company of Canada.  
The United States Fidelity and Guaranty Company.  
The Yorkshire Insurance Company (Limited.) (*See Fire Statement.*)

## SPRINKLER LEAKAGE INSURANCE.

American Lloyds, Underwriters at. (*See Fire Statement.*)  
The British and Foreign Marine Insurance Company (Limited).  
Hartford Fire Insurance Company. (*See Fire Statement.*)  
Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)

## STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada.  
The Canadian Casualty and Boiler Insurance Company.  
The Fidelity and Casualty Company of New York.  
The Hartford Steam Boiler Inspection and Insurance Company.  
Maryland Casualty Company.  
The Travelers Indemnity Company, Hartford, Conn.  
The Travellers' Indemnity Company of Canada.  
The United States Fidelity and Guaranty Company.

## TITLE INSURANCE.

The Title and Trust Company.

## TORNADO INSURANCE.

American Central Insurance Company. (*See Fire Statement.*)  
Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)  
Hartford Fire Insurance Company. (*See Fire Statement.*)  
The Home Insurance Company. (*See Fire Statement.*)  
National Fire Insurance Company of Hartford. (*See Fire Statement.*)

TORNADO INSURANCE—*Concluded.*

National Union Fire Insurance Company of Pittsburgh, Pa. (*See Fire Statement.*)  
Niagara Fire Insurance Company. (*See Fire Statement.*)  
Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)  
The Scottish Union and National Insurance Company. (*See Fire Statement.*)  
Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)  
Saint Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
The Western Assurance Company. (*See Fire Statement.*)

## WEATHER INSURANCE.

The Canada Weather Insurance Company.

SESSIONAL PAPER No. 8

## THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—W. L. H. SIMPSON  
 Secretary—John E. HOFFMAN.

Principal Office—New York, N.Y.  
 Head Office in Canada—Montreal.

Chief Agent in Canada—Robert J. Dale.

(Organized and incorporated, December, 1896. Commenced business in Canada,  
 January 1, 1904.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
 up in cash.....\$ 300,000 00

## ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

State of New York, Canal Improvement bonds, 1961, 4 p.c.

par value \$26,000. Carried out at market value.....\$ 26,000 00

Cash at head office in Canada.....2,077 48

Total assets in Canada.....\$ 28,077 48

## LIABILITIES IN CANADA.

Net amount of losses, adjusted but unpaid.....\$ 1,103 20

Net amount of losses, unadjusted.....1,500 00

Total net amount of unsettled claims.....\$ 2,603 20

Total liabilities in Canada.....\$ 2,603 20

## INCOME IN CANADA.

Gross cash received for premiums.....\$ 19,610 97

Deduct reinsurance, 50c; return premium, \$91.24.....91 74

Net cash received for said premiums.....\$ 19,519 23

Total income in Canada.....\$ 19,519 23

## EXPENDITURE IN CANADA.

Amount paid for inland transportation losses occurring during the  
 year.....\$ 3,029 25

Deduct salvages and reinsurance.....141 25

Net amount paid for said losses.....\$ 2,888 00

Paid for commission or brokerage.....3,656 77

Paid for taxes.....351 73

Total expenditure in Canada.....\$ 6,896 50

3 GEORGE V., A. 1913

THE AMERICAN AND FOREIGN—*Continued.*

## RISKS AND PREMIUMS IN CANADA.

<i>Inland Transportation Risks.</i>	No.	Amount.	Premiums.
Policies taken during the year.....	704	\$ 81,635 592	\$ 19,610 97
Deduct terminated.....	704	81,635 592	19,610 97

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Total amount received for premiums.....	\$ 146,562 12
Total amount received for interest and dividends.....	37,185 79
Agents' balances previously charged off.....	176 29
Gross profit on sale or maturity of bonds.....	718 59
Gross increase, by adjustment, in book value of ledger assets.....	259 43

Total income.....\$ 184,902 22

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 39,225 92
Expenses of adjustment and settlement of claims.....	3,548 00
Paid stockholders for interest or dividends.....	21,000 00
Commissions or brokerage.....	29,884 56
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	3,979 35
Allowances to local agencies for miscellaneous agency expenses....	20 35
State taxes on premiums, Insurance department licenses and fees.	3,190 96
All other licenses.....	943 88
Gross decrease in book value of ledger assets.....	1,390 24
Underwriters' boards and tariff associations.....	106 22
Inspections and surveys.....	18 56
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	13 77
Other disbursements.....	2,625 24

Total disbursements.....\$ 105,947 05

## LEDGER ASSETS.

Book value of stocks and bonds.....	\$ 1,041,044 18
Cash in trust companies and in banks.....	26,781 31
Agents' balances.....	49,412 28

Total ledger assets.....\$ 1,117,237 77

## NON-LEDGER ASSETS.

Interest accrued.....	6,499 16
Due from other companies for reinsurances.....	2,445 62
Gross assets.....	\$ 1,126,182 55
Deduct assets not admitted.....	60,658 25

Total admitted assets.....\$ 1,065,524 30

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THE AMERICAN AND FOREIGN—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$	55,716	00
Total unearned premiums.....		50,174	09
State, county and municipal taxes due or accrued.....		9,500	00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		2,764	78
Reinsurance premiums.....		23,235	81
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.		200	00
Total liabilities, except capital.....	\$	141,590	68
Capital paid up in cash.....		300,000	00
Surplus over all liabilities.....		623,933	62
Total liabilities.....	\$	1,065,524	30

## RISKS AND PREMIUMS.

*For Marine and Inland Risks.*

Amount written or renewed during the year.....	\$807,974,293	00
Premiums thereon.....	807,216	97
Amount terminated during the year.....	801,855,726	00
Premiums thereon.....	766,222	43
Net amount in force at December 31, 1912.....	9,614,569	00
Premiums thereon.....	78,344	20

## AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—F. W. LAFRENTZ.

Secretary—H. B. ZEVELY.

Principal Office— 100 Broadway, New York.

Chief Agent in Canada—

Head Office in Canada—Toronto.

WILLIAM H. HALL.

(Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
up in cash.....\$ 5,000,000 00

## ASSETS IN CANADA.

Bonds owned by the company:—

	Par value.	Market value.
*Canadian Northern Railway, Winnipeg terminals		
guaranteed bonds Prov. Man. 1939, 4 per cent .....	\$ 100,000 00	\$ 96,000 00
Province of New Brunswick, 3 per cent bonds, 1939....	10,000 00	8,300 00
Total par and market values.....	\$ 110,000 00	\$ 104,300 00

Carried out at market value.....\$ 104,300 00

1,625 shares Canadian Surety Co. (10 p.c. paid up) par value  
\$16,250; carried out at market value..... 16,250 00

Cash at head office in Canada..... 25 00

Cash in banks, viz.:—

Imperial Bank of Canada, Toronto.....	\$ 294 11
Home Bank, Toronto.....	1,264 86
Molson's Bank, Montreal.....	20,000 00

Total cash in banks..... 21,558 97

Interest accrued..... 2,300 00

Gross premiums due and uncollected on Canadian policies in force,  
guarantee, \$4,826.96; less commission, \$965.39..... 3,861 57

Taxes &amp;c., paid in advance..... 237 50

Total assets in Canada.....\$ 148,533 04

## LIABILITIES IN CANADA.

Outstanding claims, viz.:—

Guarantee, unadjusted.....	\$ 3,303 11
“ resisted, in suit (accrued in previous years).....	27,665 95

Total net amount of unpaid claims.....\$ 30,969 06

Reserve of unearned premiums, \$19,689 54; carried out at 80  
per cent..... 15,751 63

Taxes due and accrued..... 188 10

Total liabilities in Canada.....\$ 46,908 79

\*In deposit with Receiver General.



SESSIONAL PAPER No. 8

AMERICAN SURETY COMPANY—*Continued.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	38,234 68	
Deduct return premiums.....		5,218 81	
Total net cash received for premiums.....	\$		33,015 87
Received for interest on investments.....			4,900 00
Total income in Canada.....	\$		37,915 87

## EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year.....	\$	3,976 36	
Deduct salvages and reinsurances.....		717 02	
Total net amount paid for claims.....	\$		3,259 34
Commission or brokerage.....			4,777 99
Paid for salaries of officials, \$6,842.58; travelling expenses, \$671.38			7,513 96
Taxes.....			1,197 29
Miscellaneous payments, viz: Postage, \$647.37; rents, \$400; furniture and fixtures, \$31; printing and stationery, \$628.17; telegrams, telephone, express, &c., \$1,139.72.....			2,846 26
Total expenditure in Canada.....	\$		19,594 84

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last state- ment.....	1,690	\$ 4,057,150	\$ 22,239 39
Taken during the year, new and renewed...	4,873	10,689,875	40,295 10
Total.....	6,563	\$ 14,747,025	\$ 62,534 49
Deduct terminated.....	2,249	4,650,649	24,412 79
Gross and net in force at December 31, 1912	4,314	\$ 10,096,376	\$ 38,121 70

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$ 3,480,000 00
Loans secured by pledge of bonds, stocks or other collaterals....	11,026 36
Mortgage loans on real estate, first liens.....	195,250 00
Book value of stocks and bonds owned.....	4,413,663 95
Cash on hand in banks and deposits in trust companies.....	816,363 26
Gross premiums in course of collection.....	552,490 74
Total ledger assets.....	\$ 9,468,794 31

## NON-LEDGER ASSETS.

Interest accrued.....	23,930 52
Rents due and accrued.....	9,241 07
Gross assets.....	\$ 9,501,965 90
Deduct assets not admitted.....	1,014,267 21
Total admitted assets.....	\$ 8,487,698 69

AMERICAN SURETY COMPANY—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## LIABILITIES.

Total amount of unpaid losses.....	\$ 736,197 03
Total unearned premiums.....	1,659,387 97
Commission, brokerage, &c., due or to become due to agents.....	32,520 81
Salaries, expenses, &c., due and accrued.....	12,500 00
State, county and municipal taxes due or accrued (estimated)....	43,551 46
Reinsurance due.....	46,823 65
Advance premiums.....	19,820 85
Other liabilities.....	43,705 53
Gross liabilities, except paid up capital.....	\$ 2,594,507 30
Less liabilities secured by special deposits.....	176,144 21
Net liabilities except paid up capital.....	\$ 2,418,363 09
Capital stock paid up.....	5,000,000 00
Surplus beyond capital and other liabilities.....	1,069,335 60
Total liabilities.....	\$ 8,487,698 69

## INCOME.

Net cash received for premiums.....	\$ 2,779,517 30
Received for interest and dividends.....	211,665 48
Received for rents.....	315,072 60
Gross profit on sale or maturity of ledger assets.....	3,715 48
Gross increase by adjustment in book value of ledger assets.....	313,952 09
All other income.....	43,611 99
Total income.....	\$ 3,667,534 94

## EXPENDITURE.

Net amount paid for losses.....	\$ 589,261 37
Investigation and adjustment of claims.....	44,771 64
Dividends paid stockholders.....	2,875,000 00
Commission or brokerage.....	298,359 14
Salaries, travelling and all other expenses of agents not on commission account.....	765,394 02
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	330,973 52
Inspections.....	14,295 88
Taxes on real estate.....	76,864 85
State taxes on premiums, Insurance Department licenses and fees.....	55,963 34
All other licenses, fees and taxes.....	14,101 01
Rent.....	45,902 50
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years.....	189,858 13
Gross loss on sale or maturity of ledger assets.....	37,017 50
All other expenditure.....	128,520 95
Total expenditure.....	\$ 5,466,283 85

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AMERICAN SURETY COMPANY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## EXHIBIT OF PREMIUMS.

	For fidelity risks.	For surety risks.
Premiums on policies written or renewed during the year.....	\$ 1,383,667 76	\$ 2,170,660 32
Premiums on risks expired and terminated.....	1,175,481 63	1,970,943 73
Premiums on policies in force at end of year....	1,229,193 80	1,991,235 59

3 GEORGE V., A. 1913

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—GEORGE C. ROBB.

Vice-President, Chief Agent and  
Secretary—H. N. ROBERTS.

Principal office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1898, by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68.  
Commenced business in Canada, October 9, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for and paid up in cash.....	100,100 00

(For List of Shareholders, see Appendix.)

## LEDGER ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 5,000 00
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Bonds owned by the Company, viz:—

*In deposit with Receiver General—*

	Par value.	Book value.	Market value.
City of Vancouver, 1942 and 1946 3½ and 4 p.c.....	\$ 14,000 00	\$ 13,372 84	\$ 12,889 80
Town of Owen Sound, 1923, 4 p.c....	4,000 00	4,013 58	3,764 00
City of London, Ont., 1914, 4½ p.c....	10,574 12	11,177 91	10,552 96
City of London, Ont., 1921, 4 p.c....	6,000 00	6,000 00	5,688 00
Town of Maisonneuve, 1946, 4½ p.c....	10,000 00	9,761 97	10,000 00
City of Westmount, 1947, 4½ p.c....	9,000 00	9,090 00	9,000 00
City of Edmonton, 1913-1938, 5 p.c.....	13,000 00	13,325 05	13,390 00
City of Saskatoon, S.D., 1921-1940, 5 p.c.....	20,000 00	20,503 74	20,000 00
Mun. of Burnaby debts., 1922, 5 p.c....	25,000 00	25,500 00	25,000 00
	\$ 111,574 12	\$ 112,745 09	\$ 110,284 76

*Held by the Company—*

City of Hamilton, 1915-1919, 4 p.c....	8,710 25	8,484 68	8,675 40
Canada Southern Ry. bonds, 1962, 6 p.c.....	19,000 00	20,092 50	20,092 50
City of Kamloops debentures, 1956, 5 p.c.....	5,000 00	4,769 50	4,895 00
Canadian Northern Ry., Car Equipment, 1915, 4½ p.c.....	15,000 00	14,587 50	14,865 00
City of Strathecona, 1949, 4½ p.c....	12,000 00	11,786 40	11,700 00
City of Moosejaw, 1921, 4½ p.c....	10,000 00	9,764 00	9,750 00

Total par, book and market values.....	\$ 181,284 37	\$ 182,229 67	\$ 180,262 66
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SESSIONAL PAPER No. 8

THE BOILER INSPECTION AND INSURANCE CO.—*Continued.*LEDGER ASSETS—*Concluded.*

Carried out at book value.....\$ 182,229 67

Stocks owned by the company, viz:—

	Par value.	Book value.	Market value.
628 shares Canada Permanent Mortgage Corp.....\$	6,280 00	\$ 7,713 70	\$ 12,308 80
62 shares Toronto General Trust Corp.....	6,200 00	9,582 50	11,780 00
200 shares Consumers Gas Co.....	10,000 00	20,950 12	19,000 00
Total par, book and market values.....\$	22,480 00	\$ 38,246 32	\$ 43,088 80

Carried out at book value.....38,246 32

Cash at head office.....4,691 29

Cash in bank of Nova Scotia, Toronto, savings account, \$9,124.73;  
do. current account, \$11,811.15; do. Montreal, current account,  
\$182.93.....21,118 81

Total ledger assets.....\$ 251,286 09

## OTHER ASSETS.

Market value of stocks, bonds and debentures, over book value...\$ 2,875 47

Interest accrued.....3,204 12

Office furniture and inspectors' appliances.....2,000 00

Special service accounts in course of collection.....726 35

Net amount of outstanding premiums, \$9,446.21; less 20 per cent. 7,556 97

Total assets.....\$ 267,649 00

## LIABILITIES.

Amount of claims, adjusted but unpaid.....\$ 10,000 00

Reserve of unearned premiums, \$117,268.04; carried out at 80 per cent.....93,814 43

Taxes due and accrued.....325 25

Total liabilities (excluding capital stock).....\$ 104,139 68

Excess of assets over liabilities.....\$ 163,509 32

Capital stock paid up.....100,100 00

Surplus over all liabilities and paid up capital.....\$ 63,409 32

## INCOME.

Gross cash received for premiums.....\$ 86,070 45

Deduct reinsurance, \$1,200; return premiums, \$11,503.85.....12,703 85

Net cash received for steam boiler premiums.....\$ 73,366 60

Received for interest on investments.....10,223 90

Income for special service department.....1,340 25

Total income.....\$ 84,930 75

3 GEORGE V., A. 1913

THE BOILER INSPECTION AND INSURANCE CO.—*Concluded.*

## EXPENDITURE.

Total net amount paid for steam boiler claims .....	\$	1,220 79
Commission or brokerage .....		7,430 72
Paid for salaries of officials, \$6,753.33; salaries of agents, \$5,606.96; travelling expenses, \$872.52; inspectors' salaries and expenses, \$30,169.45 .....		43,402 26
Taxes .....		1,804 43
Miscellaneous payments: Head office expenses, \$1,648.89; advertising, \$986.16; furniture and appliances, \$532.21; postage, telegrams, telephones and express, \$975.13; rent, \$2,412.83; exchange, \$77.24; legal fees, \$58.50; investigation of claims, \$40.10; agency expenses, \$682.48; printing and stationery, \$1,079.85 .....		8,493 39
Total expenditure .....	\$	62,351 59

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911 .....	\$	229,466 17
Income as above .....		84,930 75
Total .....	\$	314,396 92
Amount of expenditure as above .....	\$	62,351 59
Loss on maturing debentures .....		799 24
Total .....		63,110 83
Net ledger assets, December 31, 1912 .....	\$	251,286 09

## RISKS AND PREMIUMS.

<i>Steam Boiler Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement .....	2,463	\$ 21,098,400	\$ 217,118 55
Taken during the year, new and renewed .....	1,191	11,671,200	102,873 72
Total .....	3,654	\$ 32,769,600	\$ 319,992 27
Deduct terminated .....	1,063	9,068,400	95,149 75
Gross and net in force at December 31, 1912 .....	2,586	\$ 23,701,200	\$ 224,842 52

SESSIONAL PAPER No. 8

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY,  
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—G. B. HEYWORTH.  
Principal Office—Liverpool, Eng.Secretary—WILLIAM GOW.  
Head Office in Canada—Montreal.

Chief Agent in Canada—ROBERT J. DALE.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada,  
May 16, 1888.)

## CAPITAL.

Amount of joint stock capital authorized and sub-		
scribed for.....	£ 1,340,000	\$ 6,521,333 33
Amount paid thereon in cash.....	268,000	1,304,266 67

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General:—

City of Montreal, 1926-1927, 4 p.c. par value \$117,000. Carried	
out at market value.....	\$ 114,660 00
Interest accrued.....	780 00
Cash at head office in Canada.....	367 47

Total assets in Canada.....\$ 115,807 47

## LIABILITIES IN CANADA.

Reserve of unearned Premiums:—

Inland Transportation.....	\$ 235 85
Sprinkler Leakage.....	317 08

Total, \$552.93; carried out at 80 per cent.....442 34

Total liabilities in Canada.....\$ 442 34

## INCOME IN CANADA.

*Inland Transportation Risks.*

Gross cash received for premiums.....	\$ 2,536 61
Deduct reinsurance, \$278.25; return premiums, \$78.....	356 25
Net cash received for said premiums.....	\$ 2,180 36

*Sprinkler Leakage Risks.*

Net cash received for premiums during the year.....	412 50
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Total net cash received for premiums.....\$ 2,592 86

Received for interest on investments.....4,680 00

Total income in Canada.....\$ 7,272 86

3<sup>d</sup> GEORGE V., A. 1913THE BRITISH AND FOREIGN—*Concluded.*

## EXPENDITURE IN CANADA.

*Inland Transportation Risks.*

Amount paid for claims occurring in previous years.....	\$	116 59	
Amount paid for claims occurring during the year.....	\$	297 59	
Deduct salvages and reinsurances.....		32 73	
Net amount paid for said claims.....	\$	264 86	
Total net amount paid for claims.....	\$		381 45
Paid for commission or brokerage.....			601 37
Total expenditure in Canada.....	\$		982 82

## RISKS AND PREMIUMS IN CANADA.

*Inland Transportation Risks.*

	No.	Amount.	Premiums thereon.
Policies in force at date of last statement...	2	\$ 130,000 00	\$ 195 00
Policies taken during the year, new.....	247	1,510,038 00	2,536 61
Total.....	249	\$ 1,640,038 00	\$ 2,731 61
Deduct terminated.....	245	1,339,038 00	2,201 61
Gross in force at end of year.....	4	\$ 301,000 00	\$ 530 00
Deduct reinsured.....		33,110 00	58 30
Net in force at December 31, 1912.....	4	\$ 267,890 00	\$ 471 70

*Sprinkler Leakage Risks.*

Policies taken during the year, new.....	5	\$ 55,500 00	\$ 412 50
Gross and net in force at December 31, 1912	5	\$ 55,500 00	\$ 412 50

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

## THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—S. H. EWING.

Secretary and Chief Agent—  
T. H. HUDSON.

Head Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. Commenced business in Canada, September 10, 1888.)

## CAPITAL.

Amount of capital authorized.....	\$	500,000 00
Amount of capital subscribed for.....		108,300 00
Amount paid thereon in cash.....		43,320 00

(For List of Shareholders, see Appendix.)

## LEDGER ASSETS.

Bonds and debentures in deposit with Receiver General, viz.:—

	Par value.	Book and Market value.
Town of Whitby, 5 p.c., 1916-1918.....	\$ 302 02	\$ 302 02
City of St. Henri, 4½ p.c., 1951.....	8,000 00	8,776 00
Town of St. Louis, 4 p.c., 1937.....	10,000 00	10,000 00
Town of St. Louis, 4½ p.c., 1929.....	4,000 00	4,240 00
Province of New Brunswick, 4 p.c., 1921.....	5,000 00	5,000 00
Province of New Brunswick, 3 p.c., 1938.....	9,733 33	8,204 22
Province of Manitoba, 4 p.c., 1947.....	1,000 00	1,000 00
City of Winnipeg, 4 p.c., 1938.....	15,000 00	14,527 50
City of Montreal (St. Paul) 4½ p.c., 1949, 1950.....	38,000 00	40,690 40
	<u>\$ 91,035 35</u>	<u>\$ 92,740 14</u>

Stocks and bonds held by company, viz.:—

	Par value.	Book and Market value.
Dominion of Canada inscribed stock, 3½ p.c.....	\$ 37,960 00	\$ 37,200 80
City of Three Rivers debentures, 1956, 4½ p.c.....	15,000 00	15,291 00
Canadian Northern Railway Co.'s bonds (guaranteed by Province of Manitoba) 1930, 4 p.c.....	12,166 66	12,166 66
Town of Sydney, N.S., debentures, 1932, 4 p.c.....	5,000 00	4,515 00
Town of St. Louis, debentures, 1929, 4½ p.c.....	1,000 00	1,060 00
Town of Valleyfield, debentures, 1926, 4 p.c.....	5,000 00	4,689 00
Town of Hintonburg, debentures, 1922, 5 p.c.....	2,500 00	2,595 75
City of Vancouver, debentures, 1939, 3½ p.c.....	4,000 00	3,530 80
Village of Verdun, debentures, 1929, 4 p.c.....	2,000 00	1,884 40
Town of Lachine, debentures, 1940, 4 p.c.....	6,000 00	5,529 60
Windsor Hotel Co.'s bonds, 1931, 4½ p.c.....	5,000 00	4,950 00
City of Stratford, bonds, 1936, 4 p.c.....	8,000 00	7,540 00
Town of Maisonneuve, 1946, 4½ p.c.....	5,000 00	5,000 00
Province of Manitoba, 1947, 4 p.c.....	5,000 00	5,000 00
City of St. Henri, R.C. School, 1949, 4½ p.c.....	11,000 00	11,607 30
Town of Verdun, 1939, 5 p.c.....	5,000 00	5,388 50
Town of Longue Pointe, R.C. School, 1951, 5 p.c.....	5,000 00	5,337 50
Municipality of Dorval, School, 1932, 5 p.c.....	15,000 00	15,450 00
Municipality of Youville, School, 1952, 5 p.c.....	10,000 00	10,444 00
City of Sherbrooke, R.C. School, bonds 1942, 5 p.c.....	5,000 00	5,199 00
Municipality of Maisonneuve, School, 1937, 5 p.c.....	10,000 00	10,180 00

THE CANADA ACCIDENT—*Continued.*LEDGER ASSETS—*Concluded.*Stocks and bonds held by the company—*Concluded.*

	Par value.	Book and Market value.
City of Fraserville, 1940, 5 p.c.....	\$ 28,000 00	\$ 27,196 00
Town of Vaudreuil, 1929, 4½ p.c.....	5,000 00	4,858 00
City of Ottawa, R.C.S.S., 1916, 4½ p.c.....	2,600 00	2,600 00
Parish Tres. St. Redempteur, 1913-1945, 5 p.c.....	7,521 19	7,521 19
School Mun., St. Georges, 1960, 4½ p.c.....	20,000 00	20,000 00
Dewdney Dyking Dist., 1930, 6 p.c.....	15,000 00	15,850 51
St. Gregoire School, 1950, 4½ p.c.....	20,000 00	20,000 00
Town of St. Laurent, 1951, 5 p.c.....	5,000 00	5,221 00
City of Winnipeg, 1935, 3½ p.c.....	2,000 00	1,787 00
Total par and market values.....	\$ 277,747 85	\$ 279,623 00
Carried out at book and market value.....		\$ 372,363 14
Cash on hand at head office and in transit.....		11,491 71
Cash in Molsons Bank; savings account, \$20,831.61; current acc., \$9,031.15.....		29,862 76
Accident trust deposit.....		750 00
Total ledger assets.....		\$ 414,467 61

## OTHER ASSETS.

Interest accrued.....	2,133 24
Gross premiums due and uncollected on policies in force, viz:—	
Accident.....	\$ 4,776 07
Plate Glass.....	3,529 66
Sickness.....	2,206 20
Employers' liability.....	53,249 39
Guarantee.....	42 50
Total.....	\$ 63,803 82
Less commission (25 p.c.).....	15,950 95
Net amount of outstanding premiums.....	47,852 87
Total assets.....	\$ 464,453 72

## LIABILITIES.

## Net amount of outstanding, unadjusted claims:—

Accident.....	\$ 2,374 82
Plate Glass (\$85 accrued in previous years).....	1,861 73
Sickness.....	1,761 06
Employers' Liability (\$6,115 accrued in previous years).....	51,965 93
Total net amount of unpaid claims.....	\$ 57,963 54
Reserve of unearned premiums for accident risks.....	\$ 20,169 61
" " " plate glass risks.....	26,476 26
" " " sickness risks.....	5,434 67
" " " employers' liability risks.....	63,124 46
" " " guarantee risks.....	122 50
Total net reserve, \$115,327.50; carried out at 80 per cent.....	92,262 00
Agents' balances.....	252 51
Due reinsurance companies.....	906 27
Taxes due and accrued.....	2,000 00
Total liabilities.....	\$ 153,384 32

## SESSIONAL PAPER No. 8

THE CANADA ACCIDENT—*Continued.*LIABILITIES—*Concluded.*

Excess of assets over liabilities.....	\$	311,069 40
Capital stock paid up.....		43,320 00
Surplus over liabilities and capital.....	\$	267,749 40

## INCOME.

*Accident Risks.*

Gross cash received for premiums.....	\$	43,279 27
Deduct reinsurance, \$3,477.63; and return premiums, \$909.59.....		4,387 27
Net cash received for said premiums.....	\$	38,892 00

*Employers' Liability Risks.*

Gross cash received for premiums.....	\$	233,939 61
Deduct reinsurance, \$137.04; and return premiums, \$9,600.78.....		9,737 82
Net cash received for said premiums.....	\$	224,201 79

*Sickness Risks.*

Gross cash received for premiums.....	\$	11,435 32
Deduct reinsurance, \$1,070.07; and return premiums, \$295.82.....		1,365 89
Net cash received for said premiums.....	\$	10,069 43

*Plate Glass Risks.*

Gross cash received for premiums.....	\$	21,901 49
Deduct return premiums.....		2,295 88
Net cash received for said premiums.....	\$	19,605 61

*Guarantee Risks.*

Gross cash received for premiums.....	\$	297 50
Deduct reinsurance.....		65 00
Net cash received for said premiums.....	\$	232 50

Total net cash received for premiums.....	\$	293,001 33
Received for interest on investments.....		14,977 05
Total income.....	\$	307,978 38

## EXPENDITURE.

*Accident Risks.*

Net amount paid for claims occurring in previous years.....	\$	6,317 75
Amount paid for claims occurring during the year.....	\$	8,532 42
Deduct reinsurance.....		461 51
Net amount paid for said claims.....	\$	8,070 91
Total net amount paid for accident claims.....	\$	14,388 66

*Sickness Risks.*

Net amount paid for claims occurring in previous years.....	\$	2,111 72
Amount paid for claims occurring during the year.....	\$	3,904 68
Deduct reinsurance.....		358 09
Net amount paid for said claims.....	\$	3,546 59
Total net amount paid for sickness claims.....	\$	5,658 31

3 GEORGE V., A. 1913

THE CANADA ACCIDENT—*Continued.*EXPENDITURE—*Concluded.**Employers' Liability Risks.*

Net amount paid for claims occurring in previous years.....	\$	33,059 92
Amount paid for claims occurring during the year.....		80,420 73
Total net amount paid for employers' liability claims.....	\$	113,480 65

*Plate Glass Risks.*

Net amount paid for claims occurring in previous years.....	\$	772 48
Net amount paid for claims occurring during the year.....		7,836 61
Total net amount paid for plate glass claims.....	\$	8,609 09

Total net amount paid for claims.....	\$	142,136 71
Amount of dividends paid to shareholders.....		4,332 00
Paid or allowed for commission or brokerage.....		61,670 23
Paid for salaries of officials, \$18,596.48; directors' fees, \$675; auditors' fees, \$200; travelling expenses, \$1,365.85.....		20,837 33
Paid for taxes.....		3,040 39
Miscellaneous payments, viz.:—Printing and stationery, \$1,132.59; advertising, \$211; elevator inspections, \$1,027.65; rent, \$1,211.82; postage, telegrams, telephone and express, \$1,026.60; general expenses, \$4,711.27; office furniture and fixtures, \$128.58; medical fees, \$225.34; legal fees, \$16.17....		9,691 02
Total expenditure.....	\$	241,707 68

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, January 1, 1912.....	\$	350,791 67
Income as above.....		307,978 38
Total.....	\$	658,770 05
Expenditure as above.....	\$	241,707 68
Depreciation in value of securities.....		2,834 51
Net expenditure Commercial Union reinsurance.....		12 76
Total.....		244,554 95
Balance, net ledger assets, December 31, 1912, (\$414,467.61, less \$252.51 agents' credit balances).....	\$	414,215 10

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last state- ment.....	3,993	\$ 12,513,830	\$ 43,870 47
Taken during the year, new and renewed...	3,653	12,767,201	44,487 89
Total.....	7,646	\$ 25,281,031	\$ 88,358 36
Deduct terminated.....	4,002	12,553,830	44,431 21
Gross in force at end of year.....	3,644	\$ 12,727,201	\$ 43,927 15
Deduct reinsured.....		718,208	3,587 93
Net in force at December 31, 1912.....	3,644	\$ 12,008,993	\$ 40,339 22

## SESSIONAL PAPER No. 8

THE CANADA ACCIDENT—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

<i>Sickness Risks.</i>		No.	Amount.	Premiums thereon.
Gross policies in force at date of last state- ment.....	2,573	.....	\$	11,646 73
Taken during the year, new and renewed...	2,611	.....		12,034 03
Total.....	5,184	.....	\$	23,680 76
Deduct terminated.....	2,575	.....		11,725 61
Gross in force at end of year.....	2,609	.....	\$	11,955 15
Deduct reinsured.....		.....		1,085 82
Net in force at December 31, 1912.....	2,609	.....	\$	10,869 33
<i>Plate Glass Risks.</i>				
Gross policies in force at date of last state- ment.....	3,359	.....	\$	55,855 55
Taken during the year, new and renewed...	1,740	.....		23,025 57
Total.....	5,099	.....	\$	78,881 12
Deduct terminated.....	1,779	.....		24,778 95
Gross and net in force December 31, 1912..	3,320	.....	\$	54,102 17
<i>Employers' Liability Risks.</i>				
Gross policies in force at date of last state- ment.....	720	\$ 7,042,500	\$	109,926 17
Taken during the year, new and renewed....	983	9,067,761		264,217 89
Total.....	1,703	\$ 16,110,261	\$	374,144 06
Deduct terminated.....	738	7,182,500		248,155 41
Gross and net in force at December 31, 1912	965	\$ 8,927,761	\$	125,988 65
<i>Guarantee Risks.</i>				
Policies taken during the year, new.....	23	\$ 44,300	\$	340 00
Deduct terminated.....	2	3,500		30 00
Gross in force at end of year.....	21	\$ 40,800	\$	310 00
Deduct reinsured.....		7,000		65 00
Net in force at December 31, 1912.....	21	\$ 33,800	\$	245 00

## THE CANADA WEATHER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—A. BEVERLEY WELFORD.  
 Vice-President—ANGUS MCKAY.

Secretary and Chief Agent—  
 GEORGE W. HUNT.  
 Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 91. Dominion license issued February 1, 1910.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$	500,000 00
Amount subscribed for.....		117,400 00
Amount paid up in cash.....		64,260 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Book and Market value.
Town of Port Arthur, 1937, 5 per cent.....	\$ 11,000 00	\$ 11,400 43
City of Stratford, 1939, 4½ per cent.....	10,000 00	10,197 00
	<u>\$ 21,000 00</u>	<u>\$ 21,597 40</u>

Carried out at book market value.....	\$	21,597 40
Cash on hand at head office and Winnipeg branch.....		126 20

Cash in banks, viz.:—

Royal Bank, Toronto.....	\$	743 73
“ Winnipeg.....		66 00
“ deposit receipt.....		5,000 00
Canadian Bank of Commerce.....		10 20

Total Cash in banks.....		5,819 93
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Total ledger assets.....	\$	27,543 53
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## OTHER ASSETS.

Interest accrued.....		151 98
Office furniture and fixtures, less \$243.64 written off for depreciation.....		1,087 71
Premiums due and uncollected on policies in force, \$10,483.57; less \$2,818.05 commission on outstanding premiums.....		7,665 52
Total assets.....	\$	36,448 74

## SESSIONAL PAPER No. 8

THE CANADA WEATHER INSURANCE COMPANY—*Continued.*

## LIABILITIES.

Reserve of unearned premiums, \$7,028.92; carried out at 80 per cent.....	\$	5,623 13
Due and accrued for salaries, rents, &c.....		50 10
Total liabilities (excluding capital stock).....	\$	5,673 23
Excess of assets over liabilities.....	\$	30,775 51
Capital stock paid up in cash.....		64,260 00

## INCOME.

Gross cash received for premiums.....	\$	31,437 16
Deduct return premiums.....		477 93
Total net cash received for premiums.....	\$	30,959 23
Received for interest on investments.....		1,370 93
Received for assignment fees.....		1 50
Total.....	\$	32,331 66
Received for calls on capital stock.....		1,700 00
Total income.....	\$	34,031 66

## EXPENDITURE.

Total net amount paid for claims occurring during the year....	\$	20,112 16
Commission or brokerage.....		4,530 87
Salaries of officials and clerks, \$8,120.52; do., of agents, \$1,750.00; directors' fees and travelling expenses, \$379.80; auditors' fees, \$387.40, travelling expenses: head office, \$70.25; agents, \$1,530.59.....		12,238 56
Taxes.....		302 26
All other expenditure, viz.:—Advertising, \$109.11; furniture and fixtures, \$505.15; legal expenses, \$101.97; exchange, \$63.67; postage, telegrams, telephone and express, \$783.67; printing and stationery, \$1,117.28; rent, \$1,449.20; adjustment expense, \$1,055.10; commission on sale of stock, \$5.00; Prov. Reg. and license fees, \$360; sundries, \$59.38; fire insurance, \$9.25.....		5,618 78
Total expenditure.....	\$	42,802 63

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets as at December 31, 1911.....	\$	36,314 50
Amount of cash income.....		34,031 66
	\$	70,346 16
Amount of expenditure.....		42,802 63
Balance, net ledger assets, as at December 31, 1912.....	\$	27,543 53

3 GEORGE V., A. 1913

THE CANADA WEATHER INSURANCE COMPANY—*Concluded.*

## RISKS AND PREMIUMS.

<i>Weather Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last state- ment.....	1,153	\$ 1,141,163	\$ 9,280 70
Taken during the year, new.....	1,158	1,148,595	33,599 89
Taken during the year, renewed.....	48	25,868	383 75
Total.....	2,364	\$ 2,315,626	\$ 43,264 34
Deduct terminated.....	710	584,949	29,298 51
Gross and net in force at December 31, 1912	1,654	\$ 1,730,677	\$ 13,965 83



## SESSIONAL PAPER No. 8

## THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—DR. W. A. YOUNG.

| Secretary—JOHN J. DURANCE.

Head office, Toronto.

(Incorporated, March 7, 1903, by Letters Patent of the Province of Ontario. Amended by an Act of the Legislature of Ontario, being chapter 149 of the Statutes of Ontario, 1909. Commenced business in Ontario, April, 1903. Dominion license granted July 7, 1905.)

## CAPITAL.

Amount of capital authorized.....	\$	889,200 00
Amount of capital subscribed.....		313,100 00
Amount paid up in cash.....		50,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
*City of Lethbridge debs., 1940, 4½ p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 4,632 00
*London Loan Co., 1915, 4½ p.c....	45,000 00	45,000 00	45,000 00
Standard Loan debentures, 1913, to 1917, 4 p.c.....	42,950 00	42,950 00	42,950 00
*City of Port Arthur, debs., 1939, 5 p.c.....	5,000 00	5,392 40	5,000 00
Town of Brockville, 1913 to 1919, 4½ p.c.....	4,244 84	4,219 00	4,168 43
City of Brandon, 1952, 4½ p.c.....	5,000 00	4,569 50	4,573 00
City of Moose Jaw, 1918-1919, 4½ p.c.....	5,000 00	4,841 40	4,875 70
Town of Indian Head, 1946, 5 p.c....	5,000 00	4,707 00	4,621 50
City of Kamloops, 1937, 5 p.c.....	5,000 00	4,827 00	4,669 00
Total par, book and market values.....	\$ 122,194 84	\$ 121,506 30	\$ 120,489 63

Carried out at book value.....	\$	121,506 30
Cash at head office.....		75 00
Cash in Imperial Bank, Toronto.....		13,005 91
Due for special services of engineers.....		991 23
All other ledger assets.....		137 56
Total ledger assets.....	\$	135,716 00
Deduct market value of bonds and stocks under book value.....		1,016 67
	\$	134,699 33

\*In deposit with Receiver General.

3 GEORGE V., A. 1913

THE CANADIAN CASUALTY AND BOILER—*Continued.*

## OTHER ASSETS.

Office furniture.....	\$	1,580	19
Interest accrued.....		2,184	05
Gross premiums in course of collection: Accident, \$4,268.50; sickness, \$2,136.35; steam boiler, \$4,234.75; property damage, \$1,601.23; total, \$12,240.83; less commission, \$3,329.81.....		8,911	02
Total assets.....	\$	147,374	59

## LIABILITIES.

Amount of accident losses, unadjusted.....	\$	1,800	00
Amount of personal property losses, unadjusted.....		2,961	55
Amount of sickness losses, unadjusted.....		1,900	00
Total net amount of unsettled claims.....	\$	6,661	55
Reserve of unearned premiums—			
Accident.....	\$	15,829	27
Sickness.....		6,818	00
Steam boiler.....		41,033	25
Personal property.....		13,475	19
Total net reserve of unearned premiums, Canada, \$77,155.71; other countries, \$178.01; total \$77,333.72; carried out at 80 per cent.....		61,866	98
Reinsurance accounts payable.....		158	83
Due General Accident of Perth.....		219	53
Agents' credit balances.....		24	53
Due and accrued for salaries, rent, &c.....		85	00
Taxes due and accrued.....		750	00
Bad debts, reserve.....		100	00
Total liabilities (excluding capital stock).....	\$	69,866	42
Excess of assets over liabilities.....	\$	77,508	17
Capital stock paid up.....		50,000	00
Surplus over all liabilities and paid up capital.....	\$	27,508	17

## INCOME.

*Sickness Risks—*

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 15,378 61	\$ 14 25
Deduct reinsurance.....	827 74	
Net cash received for said premiums.....	\$ 14,550 87	\$ 14 25

*Accident Risks—*

Gross cash received for premiums.....	\$ 38,879 36	\$ 347 28
Deduct reinsurance.....	3,706 25	12 50
Net cash received for said premiums.....	\$ 35,173 11	\$ 334 78

*Steam Boiler Risks—*

Gross cash received for premiums.....	\$ 30,179 47	
Deduct reinsurance.....	472 99	
Net cash received for said premiums.....	\$ 29,706 48	

*Personal Property—*

Net cash received for premiums.....	\$ 27,037 28	
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Total net cash received for premiums.....	\$	106,816	77
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SESSIONAL PAPER No. 8

THE CANADIAN CASUALTY AND BOILER—*Continued.*INCOME—*Concluded.*

Received for interest on investments.....	\$	5,040	86
Received for special services of engineers.....		4,127	95
Total income.....	\$	115,985	58

## EXPENDITURE.

*Accident Risks—*

Net amount paid for claims occurring in previous years.....	\$	3,539	85
Amount paid for claims occurring during the year.....	\$	23,025	23
Deduct reinsurances.....		7,313	62
Net amount paid for said claims.....	\$	15,711	61
Total net amount paid for accident claims.....	\$	19,251	46

*Sickness Risks—*

Net amount paid for claims occurring in previous years.....	\$	609	78
Amount paid for claims occurring during the year.....	\$	7,194	93
Deduct reinsurances.....		1,116	76
Net amount paid for said claims.....	\$	6,078	17
Total net amount paid for sickness claims.....	\$	6,687	95

*Personal Property Risks—*

Net amount paid for claims occurring in previous years.....	\$	1,204	90
Amount paid for claims occurring during the year.....	\$	9,406	36
Deduct reinsurances.....		97	75
Net amount paid for said claims.....	\$	9,308	61
Total net amount paid for personal property claims.....	\$	10,513	51

*Steam Boiler Risks—*

Net amount paid for claims occurring in previous years.....	\$	540	75
Amount paid for claims occurring during the year.....		505	14
Total net amount paid for steam boiler claims.....	\$	1,045	89

Total net amount paid for claims.....	\$	37,498	81
Commission or brokerage.....		26,724	63
Paid for salaries of officials, \$19,622.21; do. of agents, \$950.00; directors' fees, \$666.66; auditors' fees, \$300.00; travelling expenses, \$6,168.30.....		27,707	17
Taxes.....		1,908	81
Miscellaneous expenditure, viz.:—Printing and stationery, \$1,135.58; advertising, \$812.10; postage, telephones, express, telegrams, &c., \$729.49; law costs, \$221.92; rent, \$1,276.67; sundry expenses, (Boiler Dept.) \$117.98; furniture and fixtures, \$101.45; medical officers' fees, \$63.00; general charges, \$934.23; entertainment, \$167.28; boiler inspection fees, \$550.07; Total, \$6,109.77, less recovered on agents' balances previously written off \$123.65.....		5,986	12

Total expenditure.....	\$	99,825	54
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THE CANADIAN CASUALTY AND BOILER—*Continued.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911.....	\$	119,311 90
Income as above.....		115,985 58
<b>Total.....</b>	<b>\$</b>	<b>235,297 48</b>
Expenditure as above.....		99,825 54
<b>Balance, net ledger assets, December 31, 1912, \$135,716.00 (less ledger liabilities, \$244.06).....</b>	<b>\$</b>	<b>135,471 94</b>

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	In Canada.	
		Amount.	Premiums.
Gross in force at end of previous year.....	2,790	\$ 6,455,460	\$ 36,637 21
Taken during the year, new.....	808	2,069,250	12,217 09
Taken during the year, renewed.....	2,610	6,661,000	33,890 17
<b>Total.....</b>	<b>6,208</b>	<b>\$ 15,185,710</b>	<b>\$ 82,744 47</b>
Deduct terminated.....	3,591	8,527,460	47,862 19
<b>Gross in force at end of year.....</b>	<b>2,617</b>	<b>\$ 6,658,250</b>	<b>\$ 34,882 28</b>
Deduct reinsured.....		631,800	3,223 74
<b>Net in force at Dec. 31, 1912.....</b>	<b>2,617</b>	<b>\$ 6,026 450</b>	<b>\$ 31,658 54</b>

	No.	In other countries.	
		Amount.	Premiums.
Gross in force at end of previous year.....			
Taken during the year, new.....	44	\$ 85,000	\$ 421 78
Taken during the year, renewed.....			
<b>Total.....</b>	<b>44</b>	<b>\$ 85,000</b>	<b>\$ 421 78</b>
Deduct terminated.....	10	13,500	62 00
<b>Gross in force at end of year.....</b>	<b>34</b>	<b>\$ 71,500</b>	<b>\$ 359 78</b>
Deduct reinsured.....		2,500	12 50
<b>Net in force at Dec. 31, 1912.....</b>	<b>34</b>	<b>\$ 69,000</b>	<b>\$ 347 28</b>

	No.	Totals in all countries.	
		Amount.	Premiums.
Gross in force at end of previous year.....	2,790	\$ 6,455,460	\$ 36,637 21
Taken during the year, new.....	852	2,154,250	12,638 87
Taken during the year, renewed.....	2,610	6,661,000	33,890 17
<b>Total.....</b>	<b>6,252</b>	<b>\$ 15,270,710</b>	<b>\$ 83,166 25</b>
Deduct terminated.....	3,601	8,540,960	47,924 19
<b>Gross in force at end of year.....</b>	<b>2,651</b>	<b>\$ 6,729,750</b>	<b>\$ 35,242 06</b>
Deduct reinsured.....		634,300	3,236 24
<b>Net in force at Dec. 31, 1912.....</b>	<b>2,651</b>	<b>\$ 6,095,450</b>	<b>\$ 32,005 82</b>

<i>Sickness Risks.</i>	No.		
		Amount.	Premiums.
Gross in force at end of previous year.....	168		\$ 11,524 35
Taken during the year, new.....	14		8,457 76
Taken during the year, renewed.....	145		11,239 88
<b>Total.....</b>	<b>327</b>		<b>\$ 31,221 99</b>
Deduct terminated.....	199		16,962 02
<b>Gross in force at end of year.....</b>	<b>128</b>		<b>\$ 14,259 97</b>
Deduct reinsured.....			623 97
<b>Net in force at Dec. 31, 1912.....</b>	<b>128</b>		<b>\$ 13,636 00</b>

## SESSIONAL PAPER No. 8

THE CANADIAN CASUALTY AND BOILER—*Concluded.*RISKS AND PREMIUMS—*Concluded.**Steam Boiler Risks.*

	No.	Amount.	Premiums;
Gross in force at end of previous year.....	1,169	\$ 8,483,250	\$ 74,433 81
Taken during the year, new.....	326	3,888,767	27,990 05
Taken during the year, renewed.....	383	2,119,500	21,786 67
Total.....	1,878	\$ 14,491,517	\$ 124,210 53
Deduct terminated.....	800	6,097,050	48,520 56
Gross in force at end of year.....	1,078	\$ 8,394,467	\$ 75,689 97
Deduct reinsured.....		679,667	576 73
Net in force at Dec. 31, 1912.....	1,078	\$ 7,714,800	\$ 75,113 24

*Personal Property Risks.*

Gross in force at end of previous year.....	367		\$ 20,668 47
Taken during the year, new.....	456		25,720 41
Taken during the year, renewed.....	259		14,868 68
Total.....	1,082		\$ 61,257 56
Deduct terminated.....	597		34,306 72
Gross and net in force at Dec. 31, 1912.....	485		\$ 26,950 84

Total number of policies in force at date.....	4,342	
Total net amount in force.....		\$13,810,250 00
Total premiums thereon.....		147,705 90

## THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. GARDNER THOMPSON. | Vice-President—J. W. BINNIE.  
 Manager and Secretary—JOHN EMO. | Head Office—Montreal, P.Q.

(Incorporated, July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106. Commenced business in Canada, August 27, 1895.)

## CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount of capital subscribed.....	250,000 00
Amount of capital paid up in cash.....	62,500 00

(For List of Shareholders, see Appendix)

## ASSETS

Loans secured by bond or mortgage, first liens, on real estate.....\$ 15,500 00.  
 Bonds in deposit with the Receiver General, viz.:—

	Par value.	Book value.	Market value.
City of Medicine Hat, debs., 1928, 5 p.c.....	\$ 5,000 00	\$ 5,212 51	\$ 5,000 00
City of Vancouver, 1944, 3½ p.c....	5,000 00	4,400 00	4,200 00
City of Belleville, 1940, 4 p.c.....	5,000 00	5,105 21	4,337 50
City of Winnipeg, 1917 and 1933, 4 p.c.....	20,000 00	20,000 00	18,925 00
City of Fort William, 1926, 4½ p.c..	5,000 00	5,053 18	4,756 50
City of Stratford, 1928-1931, 4 p.c..	5,000 00	5,000 00	4,562 50
City of Brockville, 1922, 4½ p.c....	5,000 00	5,042 82	4,805 00
City of Port Arthur, 1935, 5 p.c....	10,000 00	10,619 65	10,000 00
Province of Ontario, 1939, 4 p.c....	15,000 00	15,260 00	15,225 50
Total par, book and market values	\$ 75,000 00	\$ 75,693 37	\$ 71,812 00

Carried out at book value.....

75,693 37

Other bonds owned and held by the company:—

	Par value.	Book value.	Market value.
City of Guelph, 1917, 5 p.c.....	\$ 5,840 00	\$ 5,982 53	\$ 5,840 00
City of Chatham, 1920-1923, 5 p.c.	12,000 00	12,105 00	12,000 00
Dauphin, Man., School District, 1929, 5 p.c.....	20,292 65	20,919 30	20,292 65
Town of Bracebridge, 1926-1929, 4½ p.c.....	12,410 77	12,034 19	11,790 23
City of Moose Jaw, 1924-1938, 5 p.c.	5,000 00	5,205 17	5,000 00
St. Georges School Commissioners, 1960, 4½ p.c.....	20,000 00	19,605 85	18,200 00
St. Edouard School Commissioners, 1949, 5½ p.c.....	15,000 00	17,248 43	16,350 00
Côte la Visitation School Commissioners, 1951, 5½ p.c.....	30,000 00	33,279 04	33,300 00
Town of Maisonneuve, 1951, 4½ p.c.	30,173 32	30,707 94	30,173 20
St. Leo Westmount School Commissioners, 1950, 5 p.c.....	10,000 00	10,486 49	10,000 00
Total par, book and market values.....	\$ 160,716 74	\$ 167,573 94	\$ 162,946 03

## SESSIONAL PAPER No. 8

THE CANADIAN RAILWAY ACCIDENT—*Continued.*ASSETS—*Concluded.*

Carried out at book value.....	\$	167,573	94
Cash at head office.....		28,240	86
Cash in banks, viz.:—			
Bank of Ottawa, Montreal.....	\$	26,513	09
"    Winnipeg.....		418	15
"    Vancouver.....		473	57
"    Fort William.....		130	00

Total cash in banks..... 27,534 81

Total ledger assets.....\$ 314,542 98

Market value of bonds and debentures under book value..... 8,509 23

\$ 306,033 75

## OTHER ASSETS.

Railroad collection lists due.....	5,978	45
Interest accrued.....	2,175	38
Office furniture and equipment.....	10,769	94
Outstanding premiums: accident, \$67,716.67; employers' liability, \$40,805.15; sickness, \$50,462.51; automobile, \$5,361.58;		
Total, \$164,345.91; less commission, \$37,779.99.....	126,565	92

Total assets.....\$ 451,523 44

## LIABILITIES.

## Net amount of outstanding claims:—

Accident claims, unadjusted.....	\$	33,344	54
Sickness, unadjusted.....		20,581	27
Employers' liability, unadjusted.....		41,334	95
Automobile, unadjusted.....		523	83
Accident claims, resisted, in suit.....		2,553	12

Total net amount of outstanding claims.....\$ 98,337 71

Reserve of unearned premiums: accident, \$121,721.09; sickness, \$69,761.68; employers' liability, \$47,483.20; automobile, \$9,778.12; Total \$248,744.09; carried out at 80 per cent.... 198,995 28

Due for reinsurance premiums..... 1,077 29

Due for rent..... 196 88

Taxes due and accrued..... 5,664 83

Total liabilities (excluding capital stock).....\$ 304,271 99

Excess of assets over liabilities.....\$ 147,251 45

Capital stock paid up..... 62,500 00

Surplus over liabilities and paid up capital.....\$ 84,751 45

## INCOME.

## Accident Risks—

Gross cash received for premiums.....	\$	279,740	60
Deduct reinsurance, \$11,768.29; return premiums, \$17,160.50.....		28,928	79
Net cash received for said premiums.....	\$	250,811	81

## Employers' Liability Risks—

Gross cash received for premiums.....	\$	122,256	53
Deduct reinsurance, \$9,258.09; return premiums, \$2,209.83.....		11,467	92
Net cash received for said premiums.....	\$	110,788	61

3 GEORGE V., A. 1913

## THE CANADIAN RAILWAY ACCIDENT—Continued.

## INCOME—Concluded.

*Sickness Risks—*

Gross cash received for premiums.....	\$	152,046	41
Deduct return premiums.....		12,018	14
Net cash received for said premiums.....	\$	140,028	27

*Automobile Risks—*

Gross cash received for premiums.....	\$	17,320	27
Deduct return premiums.....		2,633	42
Net cash received for said premiums.....	\$	14,686	85

Total net cash received for premiums.....	\$	516,315	54
Received for interest on investments.....		10,821	80

Total income.....	\$	527,137	34
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## EXPENDITURE.

*For Accident Risks—*

Net amount paid for claims occurring in previous years.....	\$	16,710	94
Amount paid for claims occurring during the year.....	\$	115,503	07
Deduct reinsurances.....		8,371	11
Net amount paid for said claims.....	\$	107,131	96

Total net amount paid for accident claims.....	\$	123,842	90
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*For Employers' Liability Risks—*

Net amount paid for claims occurring in previous years.....	\$	15,845	69
Amount paid for claims occurring during the year.....	\$	43,078	44
Deduct reinsurances.....		6,546	83
Net amount paid for said claims.....	\$	36,531	61

Total net amount paid for employers' liability claims.....	\$	52,377	30
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*For Sickness Risks—*

Net amount paid for claims occurring in previous years.....	\$	15,246	11
Amount paid for claims occurring during the year.....	\$	54,905	09
Deduct reinsurances.....		5	50
Net amount paid for said claims.....	\$	54,899	59

Total net amount paid for sickness claims.....	\$	70,145	70
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*For Automobile Risks—*

Amount paid for claims occurring during the year.....	\$	3,246	26
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Total net amount paid for claims.....	\$	249,612	16
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Commission or brokerage.....		163,074	10
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Paid for salaries of officials, \$32,721.73; auditors' fees, \$600; directors' fees, \$2,335.24; travelling expenses, \$3,095.04..		38,752	01
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Taxes.....		6,396	11
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Miscellaneous payments, viz.:—Furniture and fixtures, \$6,181.22; printing and stationery, \$11,194.37; rent, \$7,265.25; legal costs, \$1,377.40; postage, telephone, express and telegrams, \$5,001.47; lighting, \$282.95; exchange, \$1,080.97; advertise- ments, \$1,510.27; miscellaneous bond premiums, \$424.52; medical fees, \$2,777.63.....		37,096	05
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Total expenditure.....	\$	494,930	43
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SESSIONAL PAPER No. 8

THE CANADIAN RAILWAY ACCIDENT—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911.....	\$ 282,146 91
Income as above.....	527,137 34
Total.....	\$ 809,284 25
Expenditure as above.....	494,930 43
Balance, net ledger assets, December 31, 1912 (\$314,542.98, less \$189.16, ledger liabilities).....	\$ 314,353 82

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	17,944	\$ 26,877,830	\$ 211,095 14
Taken during the year, new.....	26,059	41,357,419	290,255 29
Total.....	44,003	\$ 68,235,249	\$ 501,350 43
Deduct terminated.....	24,868	37,518,812	246,880 35
Gross in force at end of year.....	19,135	\$ 30,716,437	\$ 254,470 08
Deduct reinsured.....		841,937	11,027 90
Net in force at December 31, 1912.....	19,135	\$ 29,874,500	\$ 243,442 18
<i>Employers' Liability Risks.</i>			
Gross policies in force at date of last statement.....	441	\$ 4,415,000	\$ 83,557 60
Taken during the year, new.....	732	7,290,000	144,748 99
Total.....	1,173	\$ 11,705,000	\$ 228,306 59
Deduct terminated.....	509	5,095,000	124,387 77
Gross in force at end of year.....	664	\$ 6,610,000	\$ 103,918 82
Deduct reinsured.....		7,143	9,258 09
Net in force at December 31, 1912.....	664	\$ 6,602,857	\$ 94,660 73
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement.....	15,220		\$ 122,503 98
Taken during the year, new.....	21,974		163,085 94
Total.....	37,194		\$ 285,594 92
Deduct terminated.....	21,488		146,071 55
Gross and net in force at Dec. 31, 1912.....	15,706		\$ 139,523 37
<i>Automobile Risks.</i>			
Taken during the year, new.....	44	\$ 445,000	\$ 4,578 80
Deduct terminated.....	202	2,020,000	22,681 85
Gross in force at end of year.....	246	\$ 2,465,000	\$ 27,260 65
Deduct reinsured.....	76	775,000	7,704 40
Net in force at Dec. 31, 1912.....	170	\$ 1,690,000	\$ 19,556 25

# THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—F. W. EVANS.  
Head Office—Montreal.

Secretary—A. KENNEDY.  
General Manager—F. J. J. STARK.

(Incorporated, April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII., cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912 by 2 Geo. V., cap. 87; and by cap. 88 the foregoing Acts except cap. 87, 1912 were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

### CAPITAL.

Amount authorized, subscribed for and paid up in cash.....\$ 200,000 00

(For List of Shareholders, see Appendix.)

### ASSETS.

Loans secured by bonds, stocks or other marketable collaterals..\$ 10,000 00

Bonds owned by the company:—

	Par value.	Book value.
*Montreal Protestant School bonds, 1923, 4 per cent.....\$	13,000 00	\$ 13,000 00
*Town of Peterborough bonds, 1931, 3½ per cent.....	15,000 00	14,670 00
*County of Haldimand debts., 1913-1929, 4 p.c.....	20,492 85	19,684 00
*Town of Sydney debts., 1923-1938, 4 p.c.....	25,000 00	23,392 00
*Town of Buckingham debts., 1917, 5 p.c.....	30,000 00	30,450 00
*Town of Lethbridge debts., 1941, 4½ p.c.....	31,500 00	31,500 00
City of Lachine debts., 1952, 4½ p.c.....	25,000 00	25,000 00
City of Three Rivers debts., 1958, 4½ p.c.....	30,000 00	30,000 00
Total par, book and market values.....\$	189,992 85	\$ 187,696 00

Carried out at book value.....	187,696 00
Electric plant (less reserves written off).....	70,225 06
Cash on hand at head office.....	2,973 55
Cash in Molsons Bank.....	9,074 72

Total ledger assets.....\$ 279,969 33

\*Deposited with Receiver General.

## SESSIONAL PAPER No. 8

## THE DOMINION GRESHAM—Continued.

## OTHER ASSETS.

Interest accrued.....	\$	793 12
Office furniture.....		2,822 67
Outstanding premiums, Accident, \$12,731.60; postal, \$425; guarantee, \$15.60; sickness, \$1,579.02; burglary, \$6,927.48; employers' liability, \$869.26.....		22,547 96
Earnings of other branches, outstanding, viz.:—Signal box service \$975.66; burglar alarm, \$1,175.05; advance messenger service, \$433.37; merchants key depository, \$10.00; special watchings, \$119.10.....		2,713 18
Electric light fixtures and wiring.....		1,839 00
Total assets.....	\$	310,685 26

## LIABILITIES.

Net amount of accident claims, unadjusted.....	\$	3,485 00
Net amount of sickness claims, unadjusted.....		400 00
Net amount of burglary claims, unadjusted.....		1,631 08
Net amount of employers' liability claims, unadjusted.....		545 00
Total net amount of unpaid claims.....	\$	6,061 08
Reserve of unearned premiums:		
Accident.....	\$	15,970 38
Guarantee.....		43 50
Sickness.....		2,494 56
Burglary.....		19,265 86
Employers' liability.....		1,422 50
Total reserve of unearned premiums, \$39,196.80; carried out at 80 per cent. ....		31,357 44
Additional reserve maintained.....		4,282 26
Dividends to stockholders remaining unpaid.....		16,000 00
Salaries, rent, advertising, agency and other expenses, due and accrued.....		1,605 00
Taxes due and accrued.....		340 82
Fire alarm earnings, prepaid.....		4,517 20
Patrol service, prepaid.....		393 32
Total liabilities (excluding capital stock).....	\$	64,557 12
Excess of assets over liabilities.....	\$	246,128 14
Capital stock paid up.....		200,000 00
Surplus of assets over liabilities and paid up capital.....	\$	46,128 14

## INCOME.

Burglary Risks—		
Gross cash received for premiums.....	\$	40,537 39
Deduct return premiums.....		2,153 53
Net cash received for burglary premiums.....	\$	38,378 86
Accident Risks—		
Net cash received for accident premiums.....		14,223 70
Employers' Liability Risks—		
Net cash received for employers' liability premiums.....		801 51
Sickness Risks—		
Net cash received for sickness premiums.....		749 25
Guarantee Risks—		
Net cash received for guarantee premiums.....		25 00
Total net cash received for premiums.....	\$	54,178 32

3 GEORGE V., A. 1913

THE DOMINION GRESHAM—*Continued.*INCOME—*Concluded.*

Received for interest on investments.....	\$	3,037 22
Received for rents.....		5,329 86
Net earnings from other branches.....		6,399 66
Net profit on sale of real estate.....		40,868 74
Total income.....	\$	109,813 80

## EXPENDITURE.

*Burglary Risks—*

Net amount paid for claims occurring in previous years.....	\$	94 57
Amount paid for claims occurring during the year.....	\$	6,966 51
Deduct salvages and reinsurance.....		117 00
Net amount paid for said claims.....	\$	6,849 51
Total net amount paid for burglary risks.....	\$	6,944 08

*Accident Risks—*

Amount paid for claims occurring during the year.....	\$	1,017 00
Deduct reinsurance.....		15 90

Net amount paid for accident claims.....	\$	1,001 10
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*Sickness Risks—*

Net amount paid for sickness claims.....	\$	483 56
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Total net amount paid for claims.....	\$	8,428 74
Commission or brokerage.....		16,096 07
Dividends, 6 p. c.; bonus 2 p. c.....		6,400 00
Paid for salaries of officials, \$8,256.26; directors' fees, \$2,000; auditors' fees, \$200; travelling expenses, \$710.56.....		11,166 82
Taxes.....		891 97
Miscellaneous payments, viz.:—Printing and stationery, \$2,469.91; advertising, \$597.76; organization expenses, \$7,826.21; rent, \$3,265.43; furniture and fixtures, \$911.04; postage, telegrams, telephones and express, \$1,647.65; electric light fixtures, \$295.60; patents acc., \$25.00.....		17,038 60
Total expenditure.....	\$	60,022 20

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911.....	\$	257,474 40
Income as above.....		109,813 80
Total.....	\$	367,288 20
Expenditures as above.....	\$	60,022 20
Plant reserve written off.....		27,296 67
Total.....		87,318 87
Balance, net ledger assets, December 31, 1912.....	\$	279,969 33

## SESSIONAL PAPER No. 8

THE DOMINION GRESHAM—*Concluded.*

## RISKS AND PREMIUMS.

<i>Bulgary Risks—</i>	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of the year.....	2,604	\$ 4,737,868	\$ 38,191 90
Policies taken during the year, new.....	1,179	1,379,399	10,419 91
Policies taken during the year, renewed	2,239	4,040,965	32,345 53
Total.....	6,022	\$ 10,158,232	\$ 80,957 34
Deduct terminated.....	3,390	5,315,323	42,425 61
Gross and net in force at December 31, 1912.....	2,632	\$ 4,842,909	\$ 38,531 73
<i>Accident Risks—</i>			
†Policies taken during the year, new and renewed.....	710	\$ 1,574,350	\$ 7,952 88
*Policies taken during the year,.....	3,969	6,861,550	22,611 48
Total.....	4,679	\$ 8,435,900	\$ 30,564 36
Deduct terminated.....	118	242,500	1,181 12
Gross in force at end of year.....	4,561	\$ 8,193,400	\$ 29,383 24
Deduct reinsured.....		75,250	526 99
Net in force at December 31, 1912.....	4,561	\$ 8,118,150	\$ 28,856 25
<i>Employers' Liability Risks—</i>			
†Policies taken during the year, new and renewed.....	14		\$ 1,502 80
*Policies taken during the year,.....	15		643 31
Total.....	29		\$ 2,146 11
Deduct terminated.....	1		35 00
Gross and net in force at December 31, 1912.....	28		\$ 2,111 11
<i>Sickness Risks—</i>			
Policies taken during the year, new....	371		\$ 3,919 57
Deduct terminated.....	34		593 50
Gross and net in force at December 31, 1912.....	337		\$ 3,326 07
<i>Guarantee Risks—</i>			
Policies taken during the year, new.....	6	\$ 16,400	\$ 58 00
Gross and net in force at December 31, 1912.....	6	\$ 16,400	\$ 58 00

\*This business was acquired from Sterling Accident and Guarantee Co.

†Including renewals of Sterling Accident and Guarantee Company's business.

# THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JAMES E. ROBERTS.  
Sec.-Treas.—J. L. TURQUAND.

Manager—C. A. WITHERS.  
Principal Office—Toronto, Ont.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. Commenced business in Canada, November 5, 1887.)

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	244,400 00
Amount paid up in cash.....	<u>152,770 00</u>

(For List of Shareholders, see Appendix.)

### ASSETS.

Bonds and Debentures owned by the company, viz.:—

*On deposit with Receiver General:*

	Par value.	Book value.
City of Hamilton, 1920, 4 p.c.....	\$ 20,000 00	\$ 20,613 00
City of Brantford, 1918, 4 p.c.....	10,000 00	10,203 50
Town of Dundas, 1917, 4 p.c.....	9,000 00	9,125 00
City of Chatham, 1914, 4½ p.c.....	5,585 60	5,626 25
City of Vancouver, 1942, 3½ p.c.....	24,000 00	22,168 17
City of Toronto, 1928-1929, 4 and 3½ p.c.....	19,466 67	19,466 66
City of Peterborough, 1931, 3½ p.c.....	10,000 00	9,897 52
City of Winnipeg, school debentures, 1935, 4 p.c....	15,000 00	15,027 50
City of Port Arthur, 1935, 5 p.c.....	17,000 00	17,768 69
City of Fort William, 1927, 4½ p.c.....	19,685 50	18,878 27
District of South Vancouver debts., 1959, 5 p.c.....	20,000 00	21,060 00
City of London debentures, 1933, 4 p.c.....	10,000 00	10,060 73
City of Strathcona debentures, 1933, 6 p.c.....	6,000 00	6,144 00
City of Calgary debentures, 1925, 4 p.c.....	15,000 00	15,036 00
Total on deposit with Receiver General..	\$ 200,739 77	\$ 201,075 29

## SESSIONAL PAPER No. 8

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

## ASSETS—Concluded.

## Held by the Company:

	Par value.	Book value.
Prince Albert, 1942, 4½ p.c.....	\$ 20,000 00	\$ 18,116 30
Toronto Railway Bonds, 1921, 4½ p.c.....	8,273 33	8,462 14
Town of Strathroy, 1932, 4 p.c.....	10,495 86	10,495 86
City of Windsor, 1918-1920, 4 p.c.....	10,165 63	10,038 88
Camrose, 1925-1931, 5 p.c.....	10,548 96	10,271 54
Oak Bay, 1962, 5 p.c.....	10,000 00	10,000 00
Canada Permanent Mortgage Corporation, 1916, 4½ p.c.....	10,000 00	10,000 00
Town of Portage la Prairie, 1928 and 1948, 5 p.c.....	23,230 00	23,040 72
City of Moose Jaw, 1913-1937, 5 p.c.....	8,500 00	8,399 50
City of North Vancouver, 1957, 5 p.c.....	10,000 00	9,681 20
City of Regina, 1913, 4½ p.c.....	7,518 80	7,518 80
Town of Berlin, 1914-1926, 5 p.c.....	9,839 81	9,839 78
Lethbridge, 1928, 5 p.c.....	16,500 00	17,340 22
Revelstoke, 1929, 5 p.c.....	4,911 50	4,911 50
Clareholm, 1917-1919, 5 p.c.....	7,512 51	7,492 55
City of Strathcona, 1915, 5 p.c.....	10,000 00	9,710 00
City of Strathcona, 1933, 6 p.c.....	4,000 00	4,006 00
Town of Veyburn, 1949, 5 p.c.....	5,000 00	5,100 87
Town of Medicine Hat, 1913-1924, 5 p.c.....	12,000 00	12,151 42
Nelson Street Ry., 1930, 5 p.c.....	10,000 00	10,000 00
Point Grey, 1960, 5 p.c.....	10,000 00	10,631 91
Saskatoon, 1940, 5 p.c.....	6,000 00	6,326 70
Smith's Falls, 1937-1940, 5 p.c.....	10,726 13	11,099 05
Brandon, 1934, 4½ p.c.....	10,000 00	9,837 46
Edmonton, 1924, 4½ p.c.....	10,000 00	10,000 00
St. Boniface, 1930, 5 p.c.....	10,000 00	10,560 24
Swift Current, 1946-1951, 6 p.c.....	10,892 66	12,205 01
Renfrew, 1937-1939, 4½ p.c.....	13,242 26	12,887 30
Red Deer, 1913-1941, 5 p.c.....	9,849 50	9,363 86
North Battleford, 1938-43, 5 p.c.....	11,411 59	10,930 27
Medicine Hat School, 1928-32, 5 p.c.....	5,000 00	4,890 89
Yorkton, 1937-41, 5 p.c.....	5,000 00	4,911 17
Vernon, 1932, 5 p.c.....	10,000 00	8,865 70
Total par, book and market values.....	\$ 531,358 31	\$ 530,252 13
Carried out at book value.....		\$ 530,252 13
Cash on hand at head office.....		5,871 14
Cash in banks, viz.:—		
Royal Bank, Toronto.....	\$ 10,345 31	
Union Bank, Toronto.....	1,563 32	
“ Winnipeg.....	2,980 90	
“ Calgary.....	3,456 04	
“ Vancouver.....	3,827 58	
Total cash in banks.....		22,173 15
Total ledger assets.....		\$ 558,296 42
OTHER ASSETS.		
Office furniture.....		4,726 30
Interest accrued.....		10,159 46
Gross premiums due and uncollected on policies in force, viz.:—		
Accident.....	\$ 46,015 82	
Guarantee.....	10,167 71	
Plate glass.....	4,587 93	
Burglary.....	132 50	
Sickness.....	22,220 12	
Total outstanding premiums, \$83,124.08; less 20 p.c.....		66,499 27
Total assets.....		\$ 639,681 45

3 GEORGE V., A. 1913

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Con.*

## LIABILITIES.

## Unsettled claims unadjusted—

Accident.....	\$ 25,538 20
Guarantee.....	3,291 16
Sickness.....	13,650 22
Plate Glass.....	839 52

Total unsettled losses.....\$ 43,238 10

## Reserve of unearned premiums—

Accident.....	\$ 100,530 01
Guarantee.....	18,148 85
Plate Glass.....	15,012 97
Burglary.....	467 20
Sickness.....	51,892 33

Total net reserve \$186,051.36; carried out at 80 per cent..... 148,841 09

Taxes due and accrued..... 2,085 08

Agents' balances..... 4,234 94

Total liabilities (excluding capital stock).....\$ 198,399 21

Excess of assets over liabilities.....\$ 441,282 24

Capital stock paid up..... 152,770 00

Surplus over liabilities and paid up capital.....\$ 288,512 24

## INCOME.

*For Accident Risks.*

Gross cash received for premiums.....	\$ 247,123 69
Deduct reinsurance, \$7,028.68; and return premiums, \$5,005.76.....	12,034 44
Net cash received for accident premiums.....	\$ 235,089 25

*For Guarantee Risks.*

Gross cash received for premiums.....	\$ 41,163 85
Deduct reinsurance, \$4,221.19; and return premiums, \$2,203.45.....	6,424 64
Net cash received for guarantee premiums.....	\$ 34,739 21

*For Employers' Liability Risks.*

Gross cash received for premiums.....	\$ 24,213 37
Deduct reinsurance.....	24,213 37
Net cash received for employers' liability premiums.....	\$ .....

*For Plate Glass Risks.*

Gross cash received for premiums.....	\$ 17,652 43
Deduct return premiums.....	835 56
Net cash received for plate glass premiums.....	\$ 16,816 87

*For Burglary Risks.*

Gross cash received for premiums.....	\$ 1,142 49
Deduct reinsurance, \$240.18; return premiums, \$49.62.....	259 80
Net cash received for burglary premiums.....	\$ 882 69

*For Sickness Risks.*

Gross cash received for premiums.....	\$ 119,782 92
Deduct reinsurance, \$3,514.33; and return premiums, \$2,502.88.....	6,017 21
Net cash received for sickness premiums.....	\$ 113,765 71



## SESSIONAL PAPER No. 8

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Con.*INCOME—*Concluded.*

Total net cash received for premiums.....	\$	401,263	73
Cash received for interest on investments.....		22,091	57
Total.....	\$	423,355	30
Received for calls on capital stock.....		30,550	00
Total income.....	\$	453,905	30

## EXPENDITURE.

*For Accident Risks.*

Net amount paid for claims occurring in previous years.....	\$	14,172	93
Amount paid for claims occurring during the year.....		81,476	05
Total net amount paid for accident claims.....	\$	95,648	98

*For Guarantee Risks.*

Net amount paid for claims occurring in previous years.....	\$	983	37
Amount paid for claims occurring during the year.....		6,987	32
Total net amount paid for guarantee claims.....	\$	7,970	69

*For Sickness Risks.*

Net amount paid for claims occurring in previous years.....	\$	13,102	81
Amount paid for claims occurring during the year.....		43,607	02
Total net amount paid for sickness claims.....	\$	56,709	83

*For Plate Glass Risks.*

Net amount paid for claims occurring in previous years.....	\$	365	92
Amount paid for claims occurring during the year.....		4,133	66
Total net amount paid for plate glass claims.....	\$	4,499	58

*For Burglary Risks.*

Total net amount paid for burglary claims.....	\$	429	50
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Total net amount paid for claims.....	\$	165,258	58
Dividends paid stockholders.....		50,408	50
Commission or brokerage.....		118,336	32
Paid for salaries of officials, \$36,048.43; directors' fees, \$3,120; auditors' fees, \$400; travelling expenses, \$5,982.53.....		45,550	96
Taxes.....		3,891	86
Miscellaneous payments:—Printing, stationery and advertising, \$9,112.35; furniture and fixtures, \$1,727.32; rent, \$6,559.33; postage, telegraph, telephone, and express, \$5,183.36; law costs, \$218.40; sundries and lighting, \$4,663.33.....		27,464	09

Total expenditure.....	\$	410,910	31
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## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911.....	\$	511,066	49
Income as above.....		453,905	30
Total.....	\$	964,971	79
Expenditure as above.....		410,910	31
Balance, net ledger assets, December 31, 1912 (\$558,296.42 less \$4,234.94 ledger liability).....	\$	554,061	48

3 GEORGE V., A. 1913

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Con.*

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums. thereon.
Gross policies in force at date of last statement.....	10,148	\$ 26,566,365	\$ 183,841 93
Taken during the year, new.....	1,624	12,026,586	92,333 41
Taken during the year, renewed.....	6,182	28,797,640	195,607 22
Taken during the year, industrial.....	887	1,219,701	1,768 62
Totals.....	18,841	\$ 68,610,292	\$ 473,601 18
Deduct terminated.....	11,755	37,516,875	265,063 56
Gross in force at end of year.....	7,086	\$ 31,093,417	\$ 208,537 62
Deduct reinsured.....		1,305,750	7,477 59
Net in force at December 31, 1912.....	7,086	\$ 29,787,667	\$ 201,060 03
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement.....	5,073		\$ 91,920 96
Taken during the year, new.....	4,683		46,989 92
Taken during the year, renewed.....	8,810		74,962 46
Taken during the year, industrial.....	1,775		3,340 73
Totals.....	20,341		\$ 217,214 07
Deduct terminated.....	8,814		109,690 62
Gross in force at end of year.....	11,527		\$ 107,523 45
Deduct reinsured.....			3,738 79
Net in force at December 31, 1912.....	11,527		\$ 103,784 66
<i>Guarantee Risks.</i>			
Gross policies in force at date of last statement.....	1,888	\$ 11,106,617	\$ 34,522 10
Taken during the year, new.....	747	4,333,464	16,817 00
Taken during the year, renewed.....	1,721	8,471,487	34,809 56
Totals.....	4,356	\$ 23,911,568	\$ 86,148 66
Deduct terminated.....	2,221	10,169,052	45,629 77
Gross in force at end of year.....	2,135	\$ 13,742,516	\$ 40,518 89
Deduct reinsured.....		1,322,139	4,221 19
Net in force at December 31, 1912.....	2,135	\$ 12,420,377	\$ 36,297 70
<i>Plate Glass Risks.</i>			
Gross policies in force at date of last statement.....	1,101		\$ 15,420 50
Taken during the year, new.....	1,222		20,726 49
Taken during the year, renewed.....	332		5,132 14
Totals.....	2,655		\$ 41,279 13
Deduct terminated.....	903		15,146 28
Gross and net in force at end of year.....	1,752		\$ 26,132 85
<i>Burglary Risks.</i>			
Gross policies in force at date of last statement.....	25	\$ 47,050	\$ 549 66
Taken during the year, new.....	45	70,170	836 40
Taken during the year, renewed.....	31	51,450	537 94
Totals.....	101	\$ 168,670	\$ 1,924 00
Deduct terminated.....	41	65,050	749 41
Gross in force at end of year.....	60	\$ 103,620	\$ 1,174 59
Deduct reinsured.....		24,000	240 18
Net in force at December 31, 1912.....	60	\$ 79,620	\$ 934 41
Total number of policies in force at date.....			22,560
Total net amount in force.....			\$42,287,664 00
Total premiums thereon.....			368,209 65

SESSIONAL PAPER No. 8

## THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—R. J. HILLAS.

Secretary—T. E. GATY.

Principal Office—New York City.

Head Office in Canada—Toronto.

Chief Agent in Canada—  
BARTHOLOMEW MINEHAN.

(Incorporated, March 20, 1876. Dominion license issued May 15, 1905.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash \$ 1,000,000 00

## ASSETS IN CANADA.

On deposit with Receiver General, viz.:—

	Par value.	Market value.
State of Massachusetts bonds, 1935-1938, 3½ p.c....	\$ 100,000 00	\$ 91,500 00
City of Toronto R.C.S.S., 1930, 4 p.c.....	32,000 00	31,040 00
City of Toronto, Cons. debts., 1948, 4 p.c.....	19,953 33	18,955 66
Total par, book and market values.....	\$ 151,953 33	\$ 141,495 66

Carried out at market value.....\$ 141,495 66  
 Interest accrued.....2,255 72

Gross premiums due and uncollected on Canadian policies in force,

viz.:—	
Accident.....	\$ 15,071 66
Sickness.....	10,977 96
Burglary.....	3,483 28
Plate glass.....	1,030 25
Liability.....	560 46
Steam boiler.....	3,630 14

Net amount of outstanding premiums, \$34,753.75 less \$9,683.94  
 commission.....25,069 81

Total assets in Canada.....\$ 168,821 19

## LIABILITIES IN CANADA.

Amount of unsettled claims, viz.:—

Accident.....	\$ 5,140 44
Sickness.....	7,503 63
Burglary.....	3,209 00
Plate glass.....	66 15
Steam boiler.....	400 00
Liability.....	1,000 00

Total amount of unsettled claims.....\$ 17,319 22

8—23½

3 GEORGE V., A. 1913

THE FIDELITY AND CASUALTY COMPANY—*Continued.*LIABILITIES IN CANADA—*Concluded.*

## Reserve of unearned premiums—

Accident.....	\$ 42,012 11
Plate glass.....	9,603 42
Sickness.....	35,319 36
Burglary.....	10,633 33
Steam boiler.....	19,513 03
Liability.....	3,866 82

Total net reserve \$120,963.77; carried out at 80 per cent.....\$ 96,771 12

Taxes due and accrued.....1,978 90

Total liabilities in Canada.....\$ 116,069 24

## INCOME IN CANADA.

*For Accident Risks—*

Gross cash received for premiums.....	\$ 83,268 64
Deduct reinsurance; and return premiums.....	3,589 91

Net cash received for accident premiums.....\$ 79,678 73

*For Sickness Risks—*

Gross cash received for premiums.....	\$ 70,329 19
Deduct reinsurance; and return premiums.....	2,996 22

Net cash received for sickness premiums.....\$ 67,332 97

*For Burglary Risks—*

Gross cash received for premiums.....	\$ 20,617 95
Deduct reinsurance; and return premiums.....	1,401 69

Net cash received for burglary premiums.....\$ 19,216 26

*For Liability Risks—*

Gross cash received for premiums.....	\$ 6,455 21
Deduct reinsurance; and return premiums.....	620 57

Net cash received for liability premiums.....\$ 5,834 64

*For Steam Boiler Risks—*

Gross cash received for premiums.....	\$ 17,280 95
Deduct reinsurance; and return premiums.....	1,351 05

Net cash received for steam boiler premiums.....\$ 15,929 90

*For Plate Glass Risks—*

Gross cash received for premiums.....	\$ 9,509 46
Deduct reinsurance; and return premiums.....	1,415 70

Net cash received for plate glass premiums.....\$ 8,093 76

Total net cash received for premiums.....\$ 196,086 26

Received for interest.....5,179 06

Total income in Canada.....\$ 201,265 32

SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY COMPANY—*Continued.*

## EXPENDITURE IN CANADA.

*For Accident Risks—*

Net amount paid for claims occurring in previous years.....	\$	8,117 82
Net amount paid for claims occurring during the year.....		74,245 47
Total net amount paid for accident claims.....	\$	82,363 29

*For Sickness Risks—*

Net amount paid for claims occurring in previous years.....	\$	4,405 80
Net amount paid for claims occurring during the year.....		18,448 64
Total net amount paid for sickness claims.....	\$	22,854 44

*For Burglary Risks—*

Net amount paid for claims occurring in previous years.....	\$	145 60
Net amount paid for claims occurring during the year.....		2,837 84
Total net amount paid for burglary claims.....	\$	2,983 44

*For Plate Glass Risks—*

Net amount paid for claims occurring in previous years.....	\$	146 26
Net amount paid for claims occurring during the year.....		2,065 52
Total net amount paid for plate glass claims.....	\$	2,211 78

*Employers' Liability Risks—*

Net amount paid for employers' liability claims.....	\$	54 00
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*Steam Boiler Risks—*

Net amount paid for steam boiler claims.....	\$	450 00
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Total net amount paid for claims.....	\$	110,916 95
Commission or brokerage.....		50,336 11
Salaries of agents, \$24,893.99; travelling expenses, \$4,740.13.....		29,634 12
Taxes.....		1,574 24
All other payments, viz.:—Postage, telegrams, telephones and express, \$2,231.73; rent, \$3,449.74; printing and stationery, \$234.78; furniture and fixtures, \$233.42; medical fees, \$80; sundry, \$2,322.42.....		8,552 09

Total expenditure in Canada.....\$ 201,013 51

## RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	4,060	\$ 25,677,975	\$ 71,354 22
Taken during the year, new and renewed....	6,372	39,041,250	110,543 51
Totals.....	10,432	\$ 64,719,225	\$ 181,897 73
Deduct terminated.....	5,731	34,754,975	97,873 52
Gross and net in force at Dec. 31, 1912.....	4,701	\$ 29,964,250	\$ 84,024 21
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement.....	3,178	\$ 1,688,966	\$ 57,014 48
Taken during the year, new and renewed....	4,817	2,761,482	91,313 72
Totals.....	7,995	\$ 4,450,448	\$ 148,328 20
Deduct terminated.....	4,405	2,314,500	77,689 48
Gross and net in force at Dec. 31, 1912.....	3,590	\$ 2,135,948	\$ 70,638 72

3 GEORGE V., A. 1913

## THE FIDELITY AND CASUALTY COMPANY—Continued.

## RISKS AND PREMIUMS IN CANADA—Concluded.

*Burglary Risks.*

Gross policies in force at date of last statement.....	1,054	\$	1,829,793	\$	20,187 85
Taken during the year, new and renewed...	1,344		2,234,010		26,245 25
Totals.....	2,398	\$	4,063,803	\$	46,433 10
Deduct terminated.....	1,327		2,235,968		24,997 44
Gross and net in force at Dec. 31, 1912.....	1,071	\$	1,827,835	\$	21,435 66

*Liability Risks.*

Gross policies in force at date of last statement.....	71	\$	717,500	\$	3,467 58
Policies taken during the year.....	130		1,317,500		7,152 54
Totals.....	201	\$	2,035,000	\$	10,620 12
Deduct terminated.....	99		860,500		3,363 32
Gross and net in force at Dec. 31, 1912.....	102	\$	1,174,500	\$	7,256 80

*Steam Boiler Risks.*

Gross policies in force at date of last statement.....	140	\$	2,027,500	\$	14,596 43
Policies taken during the year.....	242		3,611,000		23,091 97
Totals.....	382	\$	5,638,500	\$	37,688 40
Deduct terminated.....	212		3,137,500		8,441 06
Gross and net in force at Dec. 31, 1912.....	170	\$	2,501,000	\$	29,247 34

*Plate Glass Risks.*

Gross policies in force at date of last statement.....	312	\$	140,235	\$	11,318 95
Policies taken during the year.....	561		229,470		11,475 32
Totals.....	873	\$	369,705	\$	22,794 27
Deduct terminated.....	465		80,710		6,102 26
Gross and net in force at Dec. 31, 1912.....	408	\$	288,995	\$	16,692 01

Total number of policies in force.....	10,042
Total net amount in force.....	\$37,892,528 00
Total premiums thereon.....	229,294 74

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Total net cash received for premiums.....	\$ 8,370,990 30
Interest and dividends.....	376,526 39
Rents.....	127,454 33
Fidelity insurance fund (subscriptions from agents and employees)	1,129 17
Agents' balances charged off.....	2,632 07
Profit and loss account.....	135 26
Suspense account.....	2,115 23
Munich Reinsurance Co., Reserve retained under contract.....	85,445 38
Gross profit on sale or maturity of ledger assets.....	9,475 00
Gross increase, by adjustment, in book value of ledger assets....	20,250 00
Total income.....	\$ 8,996,153 13

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THE FIDELITY AND CASUALTY COMPANY—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 3,428,019 84
Investigation and adjustment of claims.....	559,045 75
Commissions or brokerage, less amount received on return premiums and reinsurance.....	2,216,211 32
Cash paid stockholders for interest or dividends.....	200,000 00
Salaries, travelling and all other expenses of agents not paid by commissions.....	511,633 94
Salaries, fees and all other compensation of officers, directors' trustees and home office employees.....	527,997 05
Medical examiners' fees and salaries.....	11,032 93
Inspections (other than medical and claim).....	246,813 57
State taxes on premiums, Insurance Department licenses and fees.....	151,714 19
Taxes on real estate.....	22,477 76
Rents.....	78,006 24
All other taxes, licenses and fees.....	8,987 99
Agents' balances charged off.....	1,151 00
Gross decrease, by adjustment, in book value of ledger assets....	5,000 00
Gross loss on sale or maturity of ledger assets.....	1,753 60
All other expenditure.....	266,989 78
Total disbursements.....	<u>\$ 8,236,834 96</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,402,250 77
Loans secured by pledge of bonds, stocks or other collaterals....	100,000 00
Premiums in course of collection.....	1,542,242 40
Book value of bonds and stocks.....	7,712,680 94
Cash on hand, in trust companies and in banks.....	320,172 49
Agents' balances and sundry ledger assets.....	126,559 64
Bills receivable.....	7,250 00
Total ledger assets.....	<u>\$11,211,156 24</u>

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 57,464 68
Rents accrued.....	70 00
Market value of bonds and stocks over book value.....	209,616 72
Gross assets.....	<u>\$11,478,307 64</u>
Deduct assets not admitted.....	329,917 75
Total admitted assets.....	<u>\$11,148,389 89</u>

3 GEORGE V., A. 1913

THE FIDELITY AND CASUALTY COMPANY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## LIABILITIES.

Net amount of unpaid claims and expenses of settlement.....	\$ 2,304,874 98
Total unearned premiums.....	4,736,622 17
Commissions, brokerage and other charges due or to become due to agents or brokers.....	340,554 38
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.	1,419 67
State, county and municipal taxes due or accrued, estimated.....	128,370 91
Reinsurance.....	22,123 98
All other liabilities.....	333,139 76
Total.....	\$ 7,867,105 85
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	2,281,284 04
Total liabilities.....	<u>\$11,148,389 89</u>

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1912.
	\$	\$	\$
Accident.....	2,778,116 44	2,786,359 56	2,087,836 35
Health.....	1,757,665 36	1,725,505 85	1,283,769 54
Liability.....	4,285,369 81	3,932,131 95	3,293,551 83
Plate glass.....	614,589 96	620,956 30	467,275 02
Steam boiler.....	603,668 31	563,918 16	867,172 76
Burglary and theft.....	697,485 35	715,834 21	706,910 41
Fidelity.....	318,235 46	342,367 98	282,781 27
Fly wheel.....	98,744 20	109,575 50	194,871 49
Workmen's collective.....	11,142 82	15,854 51	18,433 29
Surety.....	274,515 15	273,901 63	206,303 45
Auto and teams, property damage.....	58,298 23	14,898 03	43,400 20



SESSIONAL PAPER No. 8

## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—PELEG HOWLAND.

Secretary and Manager—

JNO. J. DURANCE.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII., cap. 98; assented to July 13, 1906. Dominion license issued September 4, 1906.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	200,000 00
Amount paid up in cash.....	50,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

## Debentures deposited with the Receiver General:—

	Par value.	Book value.	Market value.
City of Salaberry of Valleyfield, 1933, 5 p.c.....	\$ 3,000 00	\$ 3,164 88	\$ 3,000 00
City of Winnipeg, 1925, 4 p.c.....	8,000 00	7,969 42	7,632 00
City of Victoria, 1915, 4 p.c.....	6,000 00	5,972 00	5,887 20
Town of Brampton, 1915 to 1921, 4½ p.c.....	12,459 02	12,459 02	12,117 64
City of Saskatoon, 1939, 5 p.c.....	5,000 00	5,290 04	5,000 00
City of Revelstoke, 1960, 5 p.c.....	5,000 00	5,000 00	4,581 00
City of Kamloops, 1931, 5 p.c.....	5,000 00	5,000 00	4,716 50
Total deposited with Receiver General.....	\$ 44,459 02	\$ 44,855 36	\$ 42,934 34

## Other debentures held by the company, viz.:—

Niagara Navigation Co., 1916, 4½ p.c.....	10,000 00	9,801 29	9,850 00
Canada Landed and National Invest. Co., Ltd., 1913, 4½ p.c.....	10,000 00	10,000 00	10,000 00
Stratheona school, 1913 to 1939, 5 p.c.....	4,500 02	4,553 49	4,500 02
City of Valleyfield, 1933, 5 p.c....	2,000 00	2,109 91	2,000 00
City of Cranbrook, 1913 to 1929, 5 p.c.....	4,523 82	4,523 82	4,361 87
Town of Red Deer, 1913 to 1927, 6 p.c.....	1,947 60	2,133 47	2,066 27
City of Wetaskiwin, 1913 to 1931, 1913 to 60, 5 p.c.....	10,769 57	10,708 70	10,181 75
City of Prince Albert, 1913 to 1923, 1942, 4½ p.c.....	19,589 75	18,223 08	18,310 56
City of Hamilton, 1913 to 1921, 4 p.c.....	8,991 91	8,982 49	8,703 43

3 GEORGE V., A. 1913

THE GENERAL ACCIDENT—*Continued.*ASSETS—*Concluded.*Other debentures held by the company, *concluded*, viz.:—

	Par value.	Book value.	Market value.
City of Nanaimo, 1960, 5 p.c.....\$	5,000 00	\$ 5,000 00	\$ 4,856 50
City of Moosejaw, 1950, 4½ p.c....	2,006 63	1,918 31	1,838 27
Colonial Investment & Loan Co., 1913, 4½ p.c.....	10,000 00	10,000 00	10,000 00
Town of St. Albert, 1913-1923, 5 p.c.....	4,348 41	4,184 02	4,063 81
Municipality of Strathcona, 1921, 5 p.c.....	3,600 00	3,600 00	3,484 80
Edmonton School district, 1921, 4½ p.c.....	5,000 00	4,822 30	4,904 00
City of St. Catharines, 1942, 4½ p.c.....	5,600 00	5,167 12	5,275 76
City of Cranbrook, 1951, 5 p.c....	5,000 00	4,601 80	4,603 50
Total par, book and market values.....\$	<u>157,336 73</u>	<u>\$ 155,185 16</u>	<u>\$ 151,942 93</u>

Carried out at book value.....\$ 155,185 16

Stocks, viz.:—

325 shares Consumers' Gas Co....\$	16,250 00	\$ 31,950 12	\$ 30,631 25
40 shares C. P. R. stock.....	4,000 00	6,064 75	10,272 00
116 shares Imperial Bank stock ..	11,600 00	25,631 00	26,332 00
	<u>\$ 31,850 00</u>	<u>\$ 63,645 87</u>	<u>\$ 67,235 25</u>

Carried out at book value..... 63,645 87

Cash at head office..... 150 00

Cash in the Imperial Bank of Canada..... 10,342 71

Bills receivable..... 19 00

Agents' ledger balances..... 3,243 91

Deposit with underwriters' association..... 250 00

Staff life account, \$36.21; travelling expense account, \$56.86;

General Fire Corp. of Toronto, \$10.38; Canadian Casualty

Company, \$400.46; General Acc't of Perth, \$108.94..... 612 85

Total ledger assets.....\$ 233,449 50

## OTHER ASSETS.

Market value of stock and bonds over book value.....\$ 347 15

Interest accrued..... 3,670 69

Office furniture and fittings..... 3,243 09

Net amount of uncollected premiums, viz.:—

On accident policies.....\$	3,161 47
On sickness policies.....	2,315 62
On liability policies.....	23,682 30
On automobile policies.....	2,574 48

Total..... 31,733 87

Total assets.....\$ 272,444 30

## SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—*Continued.*

## LIABILITIES.

## (1) LIABILITIES IN CANADA.

## Unsettled claims:—

Accident claims, unadjusted.....	\$ 2,493 91
Sickness.....	2,058 74
Liability.....	26,808 65
Automobile.....	1,345 00
Liability claims (resisted, in suit).....	5,275 00
Automobile claims (resisted, in suit).....	300 00

Total net amount of unsettled claims (\$2,225 accrued in previous years).....\$ 38,281 30

## Reserve of unearned premiums

Accident.....	\$ 12,567 47
Sickness.....	7,802 70
Liability.....	54,008 00
Automobile.....	26,430 87

Total \$94,809.04; carried out at 80 per cent..... 75,847 22  
 Due and accrued for salaries, rent, &c..... 4,091 36  
 Due for reinsurance..... 411 73  
 Taxes due and accrued..... 2,500 00

Total liabilities in Canada.....\$ 121,131 61

## (2) LIABILITIES IN OTHER COUNTRIES.

## Unsettled claims:—

Accident claims, unadjusted.....	\$ 1,400
Sickness.....	375

Total net amount of unsettled claims.....\$ 1,775 00

## Reserve of unearned premiums:—

Accident.....	\$ 1,955 22
Sickness.....	474 50
Liability.....	7,823 22
Automobile.....	1,541 94

Total \$11,794.88; carried out at 80 per cent..... 9,435 90

Total liabilities in other countries.....\$ 11,210 90

Total liabilities (except capital stock) in all countries.....\$ 132,342 51

Excess of assets over liabilities.....\$ 140,101 79

Capital stock paid up..... 50,000 00

Surplus over liabilities and paid up capital.....\$ 90,101 79

## INCOME.

## For Accident Risks—

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 58,243 44	\$ 4,271 10
Deduct reinsurance.....	4,643 55	15 00
Net cash received for accident premiums.....	\$ 53,599 89	\$ 4,256 10

THE GENERAL ACCIDENT—*Continued.*INCOME—*Concluded.*

	In Canada.	In other countries.
<i>For Sickness Risks—</i>		
Gross cash received for premiums.....	\$ 45,162 25	\$ 1,397 26
Deduct insurance.....	1,322 96	
Net cash received for sickness premiums.....	\$ 43,839 29	\$ 1,397 26
<i>For Employers' Liability Risks—</i>		
Gross cash received for premiums.....	\$ 150,283 22	\$ 13,841 87
Deduct reinsurance.....	981 50	
Net cash received for liability premiums.....	\$ 149,301 72	\$ 13,841 87
<i>For Automobile Risks—</i>		
Gross cash received for premiums.....	\$ 40,119 18	\$ 4,511 10
Deduct reinsurance.....	27 60	
Net cash received for automobile premiums.....	\$ 40,091 58	\$ 4,511 10
Total net cash received for premiums in all countries.....		\$ 310,838 81
Received for interest .....		9,012 68
Total income.....		<u>\$ 319,851 49</u>

## EXPENDITURE.

	In Canada.	In other countries.
<i>For Accident Risks—</i>		
Net amount paid for claims occurring in previous years.....	\$ 4,704 03	\$ 1,108 50
Amount paid for claims occurring during the year..	\$ 39,358 65	\$ 2,833 36
Deduct reinsurance.....	8,968 99	
Net amount paid for said claims.....	\$ 30,389 66	\$ 2,833 36
Total net amount paid for accident claims.....	\$ 35,093 69	\$ 3,941 86
<i>For Sickness Risks—</i>		
Net amount paid for claims occurring in previous years.....	\$ 4,082 78	\$ 422 18
Amount paid for claims occurring during the year..	\$ 16,915 18	\$ 934 93
Deduct reinsurances.....	638 02	
Net amount paid for said claims.....	\$ 16,277 16	\$ 934 93
Total net amount paid for sickness claims.....	\$ 20,359 94	\$ 1,357 11
<i>For Employers' Liability Risks—</i>		In Canada.
Net amount paid for claims occurring in previous years.....		\$ 32,585 41
Amount paid for claims occurring during the year.....		51,647 48
Total net amount paid for employers' liability claims.....		<u>\$ 84,232 89</u>
<i>For Automobile Risks—</i>		
Net amount paid for claims occurring in previous years.....		\$ 4,804 38
Amount paid for claims occurring during the year.....		10,005 12
Total net amount paid for automobile claims.....		<u>\$ 14,809 50</u>

## SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—*Continued.*EXPENDITURE—*Concluded.*

Total net amount paid for claims.....	\$	159,794 99
Dividends paid during the year.....		10,000 00
Commission or brokerage.....		83,271 24
Paid for salaries of officials, \$16,439.76; do. of agents, \$885; directors' fees, \$2,033.33; auditors' fees, \$600; travelling expenses, \$3,856.50.....		23,814 59
Taxes.....		3,373 74
All other expenditure, viz.:—Advertising, \$2,506.44; legal expenses, \$196.61; printing and stationery, \$2,701.34; postage, tele- grams, telephones and express, \$1,804.38; rent, \$2,845.51; sundry expenses, \$11.95; furniture and fittings, \$572.75; general charges, \$2,306.87; medical examiners' fees, \$243.20; elevator inspection fees, \$2,073.17; life assurance scheme, \$30.49; bad debts, \$351.35; entertainment, \$325.38.....		15,969 44
Total expenditure.....	\$	296,224 00

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.....	\$	209,822 01
Amount of income as above.....		319,851 49
Total.....	\$	529,673 50
Amount of expenditure as above.....		296,224 00
Balance, net ledger assets, December 31, 1912.....	\$	233,449 50

## THE GENERAL ACCIDENT—Continued.

## RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
<i>Accident Risks.</i>									
Gross policies in force at date of last statement.....	2,008	5,394,380	28,271 25	863	2,142,620	11,203 48	2,871	7,537,000	39,474 73
Taken during the year, new.....	862	2,348,450	12,615 82	53	145,000	511 87	915	2,493,450	13,127 69
"    renewed.....	1,801	5,288,341	25,372 82	884	1,857,875	8,185 32	2,685	7,146,216	33,558 14
Total.....	4,671	13,031,171	66,259 89	1,800	4,145,495	19,900 67	6,471	17,176,666	86,160 56
Deduct terminated.....	2,881	7,730,521	37,054 04	1,380	3,363,120	15,975 23	4,261	11,093,641	53,029 27
Gross in force at end of year.....	1,790	5,300,650	29,205 85	420	782,375	3,925 44	2,210	6,083,025	33,131 29
Deduct reinsured.....		758,250	4,070 91		5,000	15 00		763,250	4,085 91
Net in force at December 31, 1912.....	1,790	4,542,400	25,134 94	420	777,375	3,910 44	2,210	5,319,775	29,045 38
<i>Employers' Liability Risks.</i>									
Gross policies in force at date of last statement.....	904	9,250,000	96,084 58	221	1,935,000	6,166 11	1,125	11,185,000	102,250 69
Taken during the year, new.....	458	4,570,750	102,522 65	591	5,435,000	18,620 98	1,049	10,005,750	121,143 63
"    renewed.....	786	7,748,000	78,101 63				786	7,748,000	78,101 63
Total.....	2,148	21,568,750	276,708 86	812	7,370,000	24,787 09	2,960	28,938,750	301,495 95
Deduct terminated.....	1,088	11,082,250	169,573 38	301	2,725,000	9,411 03	1,389	13,807,250	178,984 41
Gross in force at end of year.....	1,060	10,486,500	107,135 48	511	4,645,000	15,376 06	1,571	15,131,500	122,511 54
Deduct reinsured.....		10,000	926 00					10,000	926 00
Net in force at December 31, 1912.....	1,060	10,476,500	106,209 48	511	4,645,000	15,376 06	1,571	15,121,500	121,585 54

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## THE GENERAL ACCIDENT—Concluded.

## RISKS AND PREMIUMS—Concluded.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
<i>Sickness Risks.</i>									
Gross policies in force at date of last statement.....	407		13,278 89	7		2,530 82	414		15,809 71
Taken during the year, new.....	28		8,812 27			95 00	28		8,907 27
“ “ renewed.....	398		13,832 28	4		2,157 50	402		15,989 78
Total.....	833		35,923 44	11		4,783 32	844		40,706 76
Deduct terminated.....	506		19,319 79	7		3,894 32	513		23,154 11
Gross in force at end of year.....	327		16,603 65	4		949 00	331		17,552 65
Deduct reinsured.....			998 25						998 25
Net in force at December 31, 1912.....	327		15,605 40	4		949 00	331		16,554 40
<i>Automobile.</i>									
Gross policies in force at date of last statement.....	558	5,612 000	30,273 80	386	3,570 000	10,383 23	944	9,182 000	40,657 03
Taken during the year, new.....	674	6,761 500	38,611 79	446	2,645 000	4,428 45	1,120	9,406 500	43,040 24
“ “ renewed.....	385	3,850 000	21,414 38				385	3,850 000	21,414 38
Total.....	1,617	16,223 500	90,299 97	832	6,215 000	14,811 68	2,449	22,438 500	105,111 65
Deduct terminated.....	878	8,818 000	49,410 62	476	4,230 000	11,727 80	1,354	13,048 000	61,138 42
Gross in force at end of year.....	739	7,405 500	40,889 35	356	1,985 000	3,083 88	1,095	9,390 500	43,973 23
Deduct reinsured.....		10 000	27 00					10 000	27 00
Net in force at December 31, 1912.....	739	7,395 500	40,861 75	356	1,985 000	3,083 88	1,095	9,380 500	43,945 63
Total policies in force, December 31, 1912.....			5,207						
Total net amount in force.....			\$29,821,775 00						
Total premiums thereon.....			211,130 95						

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ROBERT NESS.	Secretary—JOSEPH D'HALEWYN.
Chief Agent—R. A. LEDUC.	Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued, November 5, 1908.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	117,400 00
Amount paid up in cash.....	46,960 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount of loans secured by mortgage on real estate .....	\$ 5,031 96
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## Bonds in deposit with Receiver General:—

	Par value.	Book value.	Market value.
Municipalité Scolaire de St. Jean de la Croix, 1938, 5 p.c.....	\$ 11,000 00	\$ 11,000 00	\$ 11,347 60
City of Columbia (Grand Forks, B.C.) 1920, 6 p.c.....	5,000 00	5,175 50	5,175 50
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.....	5,000 00	5,000 00	5,096 00
Total par, book and market values	\$ 21,000 00	\$ 21,175 50	\$ 21,619 10

Carried out at book value.....	21,175 50
Cash at head office.....	366 97
Cash in Hochelaga bank.....	9,894 61
Advances to agents.....	10 00
Total ledger assets.....	\$ 36,479 04

## OTHER ASSETS.

Market value of bonds over book value .....	\$ 443 60
Interest accrued.....	546 77
Office furniture.....	2,048 08
Agents' balances and outstanding premiums.....	5,636 20
Taxes paid in advance.....	519 78
Total assets.....	\$ 45,673 47



## SESSIONAL PAPER No. 8

THE GENERAL ANIMALS INSURANCE—*Continued.*

## LIABILITIES.

## Outstanding claims viz.:—

Live stock claims, unadjusted.....	\$	1,629 75	
Live stock claims, resisted, in suit.....		125 00	
Total net amount of unpaid live stock claims.....	\$		1,754 75
Reserve of unearned premiums, \$25,342.09; carried out at 80 per cent.....			20,273 67
Taxes due and accrued.....			591 08
Medical fees, \$16; reinsurances, \$724.70 (less com. 203.67).....			537 03
Total liabilities.....	\$		23,156 53
Excess of assets over liabilities.....	\$		22,516 94
Capital stock paid up in cash.....			46,960 00

## INCOME.

Gross cash received for premiums.....	\$	86,529 39	
Deduct reinsurance, \$1,765.88; and return premiums, \$5,453.27.....		10,219 15	
Total net cash received for live stock premiums.....	\$		76,310 24
Transfer fees.....			90 00
Received for interest.....			1,353 05
Total.....	\$		77,753 29
Received for calls on capital.....			240 00
Total income.....	\$		77,993 29

## EXPENDITURE.

Net amount paid for claims occurring in previous year.....	\$	2,938 75	
Amount paid for claims occurring during the year.....	\$	35,564 47	
Deduct reinsurances.....		2,535 00	
Net amount paid for said claims.....	\$	33,029 47	
Total net amount paid for live stock claims.....	\$		35,968 22
Commission or brokerage.....			12,356 75
Paid for salaries of officials, \$5,075.59; do. of agents, \$2,456.47; directors' fees, \$375; auditors' fees, \$225; travelling expenses, \$2,659.24.....			10,791 30
Taxes.....			1,388 06
All other expenditure, viz.: printing and stationery, \$923.05; furniture, \$695.01; advertising, \$1,082.70; sundry expenses, \$620.34; postage, express, telegraph and telephone, \$716.79; rent, \$1,351.76; legal expenses, \$316.86; collection, discount and exchange, \$128.96; bad debts, \$1,022.40; medical examiners' fees, \$12.38.....			6,870 25
Total expenditure.....	\$		67,374 58

3 GEORGE V., A. 1913

THE GENERAL ANIMALS INSURANCE—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1911.....	\$	25,860 33
Income as above.....		77,993 29
Total.....	\$	103,853 62
Expenditure as above.....		67,374 58
Balance, net ledger assets, at December 31, 1912.....	\$	36,479 04

## RISKS AND PREMIUMS.

<i>Live Stock Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at Dec. 31, 1911.....	1,040	\$ 398,661	\$ 33,094 48
Policies taken during the year.....	3,247	1,784,486	87,435 30
Total.....	4,287	\$ 2,183,147	\$ 120,529 78
Deduct terminated.....	2,632	1,500,725	66,147 24
Gross in force at December 31, 1912.....	1,655	\$ 682,422	\$ 54,382 54
Deduct reinsured.....		58,770	3,698 35
Net in force at December 31, 1912.....	1,655	\$ 623,652	\$ 50,684 19

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HARTLAND S. MACDOUGALL.	Secretary—RICHARD B. SCOTT.
Managing-Director—HENRY E. RAW- LINGS.	Vice-President—WM. WAINWRIGHT.

Head Office—57 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic cap. 36;., amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57; and in 1913 by 3-4 Geo. V., cap. 126. Commenced business in Canada, April 1872. Commenced business in the United States, January, 1881.)

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	668,600 00
Amount paid up in cash.....	304,600 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company.....	\$ 46,900 00
Amount of loans secured by bonds, stocks or other marketable collaterals.....	50,000 00

<i>Security for loan.</i>	Par value.	Market value.	Amount loaned.
Montreal Protestant School Board...	\$ 70,000 00	\$ 67,200 00	\$ 50,000 00

\*Stocks and bonds owned by the company, viz.:—

<i>Bonds.</i>	Par value.	Book value.	Market value.
Montreal Corporation, 1921-1925, 4 p.c.\$	30,500 00	\$ 30,815 00	\$ 29,928 75
Montreal Harbour, 1913-1915, 5 p.c.....	30,000 00	33,000 00	30,000 00
Montreal Bonds, 1939, 3½ p.c.....	7,000 00	6,169 80	6,160 00
Montreal Harbour, 1917-1918, 4 p.c.....	11,000 00	11,220 00	10,670 00
Montreal Street Railway, 1922, 4½ p.c.	20,000 00	20,333 75	20,000 00
Lake Champlain and St. Lawrence Junction Railway, 1940, 4 p.c.....	5,000 00	4,500 00	4,250 00
Canada Southern Ry., 1913, 5 p.c.....	10,000 00	10,700 00	10,000 00
Province of Manitoba, 1935, 4 p.c.....	20,000 00	20,600 00	20,000 00
City of Winnipeg, 1920 and 1935, 4 p.c.	25,000 00	24,975 00	24,350 00
City of Victoria, B.C., 1925, 4 p.c.....	12,000 00	11,940 00	11,700 00
City of New York, Rgd. 1960, 4½ p.c.	100,000 00	100,833 08	100,375 00
City of New York, 1917, 3½ p.c.....	100,000 00	103,500 00	97,000 00
City of New York, 1917, 4 p.c.....	10,000 00	9,937 50	9,900 00
City of Richmond, Va., 1920-1926, 4 p.c.....	16,000 00	16,745 00	15,520 00
Montreal Board of Trade, 2nd mort- gage, 1922, 5 p.c.....	2,500 00	1,625 00	2,250 00
City of Toronto, 1915, 3½ p.c.....	10,000 00	9,625 00	9,800 00
Dominion of Canada stock, 1913, 3½ p.c.....	2,399 67	2,375 67	2,375 67
City of Montreal stock, 1921-1927, 4 p.c.	41,800 00	42,203 50	40,736 50
Montreal Prot. Sch. Comrs., 1942, 4 p.c.....	10,000 00	9,417 00	9,587 50
Total bonds.....	\$ 463,199 67	\$ 470,515 30	\$ 454,603 42

3 GEORGE V., A. 1913

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*ASSETS—*Concluded.*

<i>Stocks.</i>	Par value.	Book value.	Market value.
Montreal Trains, debs.....	\$ 25,000 00	\$ 16,042 50	\$ 20,375 00
Montreal Telegraph Co.....	60,000 00	96,335 80	84,000 00
Toronto Ry. Co.....	20,000 00	27,893 75	27,600 00
U. S. Guarantee Company.....	149,100 00	164,010 00	178,920 00
Western Union Telegraph Co.....	80,000 00	68,463 00	59,500 00
Bell Telephone Co. of Canada.....	210,000 00	264,620 60	361,200 00
Mackay Companies, preferred.....	50,000 00	36,293 75	33,500 00
Bank of Montreal.....	25,600 00	61,861 29	62,976 00
Pennsylvania R.R. Co.....	55,000 00	70,810 94	67,031 25
Merchants Bank of Canada.....	11,600 00	18,117 00	22,388 90
Great Northern Railway Co.....	20,000 00	24,725 00	26,150 00
Molsons Bank.....	40,000 00	82,577 00	80,800 00
Chicago, Milwaukee and St. Paul R.R. Co.....	10,000 00	12,552 00	11,275 00
Total stocks.....	\$ 756,300 00	\$ 944,302 63	\$ 1,035,715 25
Total bonds and stocks.....	\$ 1,219,499 67	\$ 1,414,817 93	\$ 1,490,318 67

Carried out at book value.....\$ 1,414,817 93  
 Cash on hand at head office and branch offices.....1,657 98

## Cash in banks or trust companies, viz.:—

Dominion Bank, Montreal: current account, \$1,969.34; other, \$20,000, Toronto, \$5,213.70.....	\$ 27,183 04
Chase National Bank, New York.....	11,022 26
Bank of Montreal, Montreal: current account, \$1,855.41; other \$20,000.....	21,855 41
Bank of Montreal, Chicago.....	7,331 01
National Bank of Kentucky, Louisville, Ky.....	2,092 13
Bank of Buffalo, Buffalo, N.Y.....	1,681 23
Standard Bank of Canada, Toronto.....	26,678 13
Union Trust Co., Pittsburg, Pa.....	4,974 83
Fourth National Bank, Nashville, Tenn.....	400 00
Third National Bank, Atlanta, Ga.....	1,037 80
Philadelphia Trust, Safe Deposit and Insurance Co., Philadelphia	8,985 53
Central National Bank, Philadelphia.....	5,645 74
New England Trust Co., Boston.....	10,000 00
First National Bank, Pittsburg.....	5,899 01
United States Trust Company, New York.....	7,213 51
Commercial Trust Co., Philadelphia.....	5,000 00
Franklyn National Bank, Philadelphia.....	5,000 00
Columbia Trust Co., New York.....	1,240 54
Equitable Trust Co., New York.....	1,848 75
Mercantile Trust Co., New York.....	54 21
Farmers' Loan & Trust Co., New York.....	1,848 75
Bankers' Trust Co., New York.....	3,606 19
Metropolitan Bank, New York.....	2,636 34
Knickbocker Trust Co., New York.....	8,187 20
Manhattan Trust Co., New York.....	70 17
Mechanics' Bank, Brooklyn.....	1,115 77
Guaranty Trust Co., New York.....	412 34
Continental and Commercial Trusts and Savings Bank, Chicago...	10,000 00
Beacon Trust Co., Boston.....	10,000 00

Total cash in banks or trust companies.....193,019 89

Total ledger assets.....\$ 1,706,395 80

\*Of the above securities an amount of the par value of \$59,399.67 is on deposit with the Receiver General, viz.:—Montreal Harbour bonds, \$30,000; Montreal Corporation bonds, \$7,000; Dominion of Canada stock, \$2,399.67; Montreal Corporation stock, \$10,000; City of Winnipeg bonds, \$10,000.

## SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued.*

## OTHER ASSETS.

Market value of stocks and bonds over book value.....	\$	75,500	74
Interest accrued.....		7,222	17
Premiums in course of collection.....		7,434	17
Office furniture and fixtures, including safes at head office and branches.....		5,977	96
Total assets.....	\$	1,802	530 84

## LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of unsettled, unadjusted claims for guarantee losses (of which \$799 accrued in previous years).....	\$	5,591	00
Reserve of unearned premiums, \$27,346.95; carried out at 80 per cent.....		21,877	56
Due and accrued for salaries, rent, advertising, agency and other expenses.....		1,926	23
Taxes due and accrued.....		500	00
Surplus reinsurance reserve.....		2,982	03
Total liabilities in Canada.....	\$	32,876	82

(2) *Liabilities in other Countries.*

Net amount of guarantee losses, unadjusted.....	\$	18,230	00
Net amount of guarantee losses, resisted, in suit.....		7,500	00
Total net amount of unsettled claims for guarantee losses.....	\$	25,730	00
Reserve of unearned premiums, \$72,772.60; carried out at 80 per cent.....		58,218	08
Due and accrued for salaries, rent, advertising, agency and other expenses.....		367	18
Surplus reinsurance reserve, \$50,355.70; contingencies, \$25,000...		75,355	70
Taxes due and accrued.....		2,000	00
Total liabilities in other countries.....	\$	161,670	96
Total liabilities (except capital stock) in all countries.....	\$	194,547	78
Excess of assets over liabilities.....	\$	1,607,983	06
Capital stock paid up.....		304,600	00
Surplus over liabilities and capital.....	\$	1,303,383	06

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 61,334 33	\$ 174,541 25
Deduct reinsurance, \$17,732.34; and return premiums, \$13,073.42.....	6,435 50	24,370 26
Net cash received for premiums.....	\$ 54,898 83	\$ 150,170 99
Total net cash received for guarantee premiums in all countries.....		\$ 205,069 82
Received for interest and dividends.....		71,436 67
Received for rents (net).....		323 41
Profit on securities sold.....		1,219 50
Total income.....		\$ 278 049 40

3 GEORGE V., A. 1913

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

## EXPENDITURE.

	In Canada.	In other countries.
Net amount paid for claims occurring in previous years.	\$ 4,078 00	\$ 12,445 00
Amount paid for claims occurring during the year.	\$ 17,565 91	\$ 35,885 40
Deduct reinsurance and recoveries.	6,072 23	13,154 81
Net amount paid for said claims.	\$ 11,493 68	\$ 22,730 59
Total net amount paid for guarantee claims.	\$ 15,571 68	\$ 35,175 59
Total net amount paid for guarantee claims in all countries.		\$ 50,747 27
Amount of dividends paid during the year at 10 per cent.		30,460 00
Commission or brokerage.		17,218 44
Paid for salaries of officials, \$57,506.08; salaries of agents, \$21,306.38; director's fees, \$9,160.00; auditors' fees, \$600; travelling expenses, \$1,535.43; inspection expenses, \$2,744.76.		92,852 65
Taxes (state and municipal).		7,488 53
Miscellaneous payments, viz.:—Advertising, \$2,190.04, rent, \$7,231.65; postage, telephone, express, telegrams, &c., \$5,308.00; printing and stationery, \$4,611.40; legal expenses, \$1,654.74; office furniture and fixtures, \$792.23; office expenses, \$3,769.48; adjustment of claims, \$5,574.71; benevolence acct., \$132.00.		31,264 25
Total expenditure.		\$ 230,031 14

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1911.	\$ 1,658,377 54
Amount of cash income as above.	278,049 40
Total.	\$ 1,936,426 94
Amount of cash expenditure.	230,031 14
Balance, net ledger assets, December 31, 1912.	\$ 1,706,395 80

## RISKS AND PREMIUMS.

Guarantee Risks.	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.	17,088,565	50,877 41	57,418,369	188,979 01	74,506,934	239,856 42
Taken during the year, new.	7,208,325	12,298 15	16,119,177	60,021 87	23,327,502	72,320 02
Taken during the year, renewed.	17,299,906	48,952 19	47,574,762	115,280 59	64,874,668	164,232 78
Total.	41,596,796	112,127 75	121,112,308	364,281 47	162,709,104	476,409 22
Deduct terminated.	21,702,043	55,473 42	66,909,012	202,466 89	88,611,055	257,940 31
Gross in force at date.	19,894,753	56,654 33	54,203,296	161,814 58	74,098,049	218,468 91
Deduct reinsured.	619,063	1,900 44	6,353,351	16,442 31	6,972,419	18,402 75
Net in force at Dec. 31, 1912	19,275,685	54,693 89	47,849,945	145,372 27	67,125,630	200,066 16

## SESSIONAL PAPER No. 8

## THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—K. W. BLACKWELL.  
Principal Office—Montreal.Managing Director—H. M. LAMBERT.  
Secretary—E. E. KENYON.(Incorporated by an Act of the Parliament of Canada, 1-2 George V., chap. 86  
assented to April 4, 1911. Dominion license issued November 17, 1911.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 1,000,000 00
Amount paid up in cash.....	250,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debentures owned by the Company, viz.:—

<i>On deposit with the Receiver General.</i>	Par value.	Book value.	Market value.
Town of Maisonneuve, 1951, 4½ p.c.....	\$ 29,200 00	\$ 29,886 20	\$ 29,492 00
St. Gregoire Le Thaumaturge school, 1951, 5 p.c.....	30,000 00	32,772 00	32,025 00
City of Winnipeg, 1919, 4 p.c.....	4,000 00	3,936 40	3,916 00
City of Lachine, 1951, 4½ p.c.....	25,000 00	25,467 50	25,000 00
City of Fort William, 1931, 4½ p.c.....	19,953 33	19,953 33	18,778 08
City of Victoria, 1961, 4 p.c.....	24,333 33	23,693 36	22,386 66
Total with the Receiver General.....	\$ 132,486 66	\$ 135,708 79	\$ 131,597 74
<i>Held by the Company.</i>			
City of New Westminster, B.C., 1953, 5 p.c.....	15,000 00	16,074 00	15,699 00
School Municipality of Hochelaga, 1950, 4½ p.c.....	17,000 00	17,170 00	17,000 00
City of Montreal Protestant Board of School Commissioners, 1939, 4 p.c.....	15,000 00	14,700 00	14,131 50
City of London, Ont., 1939 and 1940, 4 p.c.....	10,000 00	9,792 80	9,226 50
City of Winnipeg, 1919, 4 p.c.....	1,000 00	984 10	979 00
Town of Maisonneuve School Commissioners, 1951, 4½ p.c.....	25,000 00	25,000 00	25,000 00
City of Brandon, 1951, 4½ p.c.....	5,000 00	4,569 50	4,671 50
City of Calgary, 1921, 4 p.c.....	5,000 00	4,775 00	4,752 00
City of Toronto, 1936, 4 p.c.....	9,733 20	9,299 22	9,299 09
Total par, book and market values.....	\$ 235,219 86	\$ 238,073 41	\$ 232,356 33
Carried out at book value (including accrued interest, \$299.26)...		\$	238,372 67
Cash at head office.....			36 84
Cash in Bank of Nova Scotia.....			22,699 94
Total ledger assets.....		\$	261,109 45
Market value of bonds and debentures, etc., under book value.....			5,717 08
		\$	255,392 37

3 GEORGE V., A. 1913

THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*

## OTHER ASSETS.

Interest accrued.....	\$	3,117 50
Premiums due and uncollected:—		
Accident.....	\$	2,619 90
Guarantee.....		1,951 30
Plate glass.....		748 50
Sickness.....		698 75
Burglary.....		356 10
Employers' liability.....		11,400 61
Total \$17,775.16 less commission, \$4,494.93.....		13,280 23
Due for reinsurance losses.....		23 21
Total assets.....	\$	271,813 31

## LIABILITIES.

## Amount of outstanding, unadjusted claims:—

Accident.....	\$	62 50
Guarantee.....		248 54
Plate glass.....		77 35
Employers' liability.....		5,725 00
Total.....	\$	6,113 39
Less reinsurance.....		150 82

Net amount of said claims.....\$ 5,962 57

## Reserve of unearned premiums:—

Accident, in Canada, \$2,770.20; other countries, \$420.04.....	\$	3,190 24
Sickness.....		1,319 87
Employers' liability.....		16,894 15
Guarantee.....		1,694 89
Plate glass.....		1,932 92
Burglary.....		514 03
Total, \$25,546.10; Carried out at 80 per cent.....		20,436 87
Salaries, rent, advertising, agency and other expenses due and accrued.....		503 49
Taxes due and accrued.....		500 00
Due reinsurance companies, less commission.....		460 09
Total liabilities.....	\$	27,863 02
Excess of assets over liabilities.....	\$	243,950 29
Capital stock paid up.....		250,000 00

## INCOME.

	Accident Risks.	In Canada.	In other countries.
Gross cash received for premiums.....	\$	3,990 33	\$ 424 75
Deduct reinsurance, \$318.15; and return premiums, \$208.50.....		526 65	
Net cash received for said premiums.....	\$	3,463 68	\$ 424 75



## SESSIONAL PAPER No. 8

THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*INCOME—*Concluded.**Employers' Liability Risks.*

Gross cash received for premiums.....	\$ 33,905 68
Deduct reinsurance, \$2,904.18; and return premiums... \$2,140.47.....	5,044 65
Net cash received for said premiums.....	<u>\$ 28,861 03</u>

*Sickness Risks.*

Gross cash received for premiums.....	\$ 2,180 75
Deduct reinsurance, \$123.40; and return premiums, \$192.75.....	316 15
Net cash received for said premiums.....	<u>\$ 1,864 60</u>

*Guarantee Risks.*

Gross cash received for premiums.....	\$ 2,733 20
Deduct reinsurance, \$692.30; and return premiums, \$504.75.....	1,197 05
Net cash received for said premiums.....	<u>\$ 1,536 15</u>

*Burglary Risks.*

Gross cash received for premiums.....	\$ 681 05
Deduct return premiums.....	48 55
Net cash received for said premiums.....	<u>\$ 632 50</u>

*Plate Glass Risks.*

Gross cash received for premiums.....	\$ 2,344 92
Deduct return premiums.....	231 07
Net cash received for said premiums.....	<u>\$ 2,113 85</u>

Total net cash received for premiums in all countries.....	\$ 38,896 51
Received for interest.....	8,223 83
Total income.....	<u>\$ 47,120 34</u>

## EXPENDITURE.

*Employers' Liability Risks.*

Amount paid for claims occurring during the year.....	\$ 4,063 00
Deduct reinsurances.....	23 21
Net amount paid for employers' liability claims.....	<u>\$ 4,039 79</u>

*Accident Risks.*

Amount paid for accident claims.....	609 75
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*Sickness Risks.*

Amount paid for sickness claims.....	379 50
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*Plate Glass Risks.*

Amount paid for plate glass claims.....	131 66
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Total net amount paid for all claims.....	\$ 5,160 70
Paid for commission or brokerage.....	8,880 86
Paid for salaries of officials \$6,617.17; directors' fees, \$4,646.50; auditors fees, \$50.00; travelling expenses, \$1,540.07.....	12,853 74
Paid for taxes.....	<u>1,422 93</u>

3 GEORGE V., A. 1913

THE GUARDIAN ACCIDENT AND GUARANTEE—*Continued.*EXPENDITURE—*Concluded.*

All other expenditure, viz.:—Advertising, \$372.09; furniture and fixtures, \$198.65; postage, telegrams, telephones and express, \$489.28; printing and stationery, \$2,856.61; rent, \$1,095.05; office expenses, \$270.79; tariff association charges, \$50; sundries, \$72.48.....		\$	5,404 95
Total expenditure.....		\$	33,723 18

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911.....	\$	247,712 29
Amount of income as above.....		47,120 34
Total.....	\$	294,832 63
Amount of expenditure as above.....		33,723 18
Balance, net ledger assets, at December 31, 1912.....	\$	261,109 45

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## THE GUARDIAN ACCIDENT AND GUARANTEE—Continued.

## RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
<i>Accident Risks.</i>									
Gross policies in force at date of last statement.....	2	6,000	30 00				2	6,000	30 00
Policies taken during the year, new.....	312	1,018,000	6,139 89	36	171,750	840 09	348	1,189,750	6,999 98
“ renewed.....	2	6,000	30 00				2	6,000	30 00
Total.....	316	1,030,000	6,219 89	36	171,750	840 09	352	1,201,750	7,059 98
Deduct terminated.....	14	294,500	510 99				14	294,500	510 99
Gross in force at end of year.....	302	775,500	5,708 90	36	171,750	840 09	338	947,250	6,548 99
Deduct reinsured.....		32,000	108 50					32,000	108 50
Net in force at December 31, 1912.....	302	743,500	5,540 40	36	171,750	840 09	338	915,250	6,380 49

3 GEORGE V., A. 1913

THE GUARDIAN ACCIDENT AND GUARANTEE—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	7	.....	\$ 1,142 05
Policies taken during the year, new.....	207	.....	41,880 82
Policies taken during the year, renewed..	4	.....	411 10
Total.....	218	.....	\$ 43,433 97
Deduct terminated.....	17	.....	7,786 56
Gross in force at end of year.....	201	.....	\$ 35,647 41
Deduct reinsured.....		.....	2,397 09
Net in force at December 31, 1912.....	201	.....	\$ 33,250 32

<i>Sickness Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	1	.....	\$ 7 00
Policies taken during the year, new.....	191	.....	2,672 75
Policies taken during the year, renewed..	1	.....	7 00
Total.....	193	.....	\$ 2,686 75
Deduct terminated.....	2	.....	12 00
Gross in force at end of year.....	191	.....	\$ 2,674 75
Deduct reinsured.....		.....	35 00
Net in force at December 31, 1912.....	191	.....	\$ 2,639 75

<i>Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies taken during the year, new.....	121	\$ 953,550	\$ 4,179 75
Deduct terminated.....	2	10,000	25 17
Gross in force at end of year.....	119	\$ 943,550	\$ 4,154 58
Deduct reinsured.....		218,200	764 80
Net in force at December 31, 1912.....	119	\$ 725,350	\$ 3,389 78

<i>Burglary Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies taken during the year, new..	57	\$ 87,450	\$ 988 60
Deduct terminated.....	1	1,000	7 20
Gross and net in force at December 31, 1912.....	56	\$ 86,450	\$ 981 40

<i>Plate Glass Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies taken during the year, new.....	104	.....	\$ 2,862 35
Deduct terminated.....	5	.....	27 04
Gross in force at end of year.....	99	.....	\$ 2,835 31
Deduct reinsured.....		.....	106 28
Net in force at December 31, 1912.....	99	.....	\$ 2,729 03

Total number of policies in force at December 31, 1912.....	1,004		
Total net amount in force.....			\$ 1,727 050 00
Total premiums thereon.....			49,370 77

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**\*THE HARTFORD STEAM BOILER INSPECTION AND  
INSURANCE COMPANY.**

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—LYMAN B. BRAINERD. | Secretary—C. S. BLAKE.

Principal Office—Hartford, Conn.

Chief Agent in Canada—H. N. ROBERTS. | Head Office in Canada—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license  
issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash.....	\$ 1,000,000 00
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ASSETS IN CANADA.

Commonwealth of Massachusetts 3 per cent bonds, 1941, in deposit with the Receiver General, par value.....	\$ 37,012 50
Interest accrued.....	675 00
Total assets in Canada.....	\$ 37,687 50

LIABILITIES IN CANADA.

Net amount of losses unadjusted.....	\$ 75,000 00
Total liabilities in Canada.....	\$ 75,000 00

INCOME IN CANADA.

Net cash received for premiums.....	\$ 1,200 00
Total income in Canada.....	\$ 1,200 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

LEDGER ASSETS.

Book value of real estate.....	\$ 90,600 00
Mortgage loans on real estate, first liens.....	1,193,285 00
Book value of bonds and stocks.....	3,497,836 92
Cash on hand, in trust companies and in banks.....	165,466 36
Cash in course of transmission.....	20,720 92
Gross premiums in course of collection.....	404,513 02
Total ledger assets.....	\$ 5,372 422 22

\*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

3 GEORGE V., A. 1913

THE HARTFORD STEAM BOILER—*Continued.*

## NON-LEDGER ASSETS

Interest accrued.....	\$ 75,600 51
Market value of bonds and stocks over book value.....	8,341 48
Gross assets.....	\$ 5,456,364 21
Deduct assets not admitted.....	119,349 49
Total admitted assets.....	\$ 5,337,014 72

## LIABILITIES.

Total unpaid claims and expenses of settlement.....	\$ 94,913 83
Unearned premiums.....	2,211,732 44
Commissions, brokerage and other charges due or to become due to agents or brokers.....	57,032 71
State, county and municipal taxes due or accrued (estimated)....	25,000 00
Special and contingent reserve.....	22,740 86
Total liabilities, except capital stock.....	\$ 2,411,419 84
Capital stock paid up.....	1,000,000 00
Surplus beyond all liabilities.....	1,925,594 88
Total liabilities.....	\$ 5,337,014 72

## INCOME.

Total net cash received for premiums.....	\$ 1,497,494 29
Interest and dividends.....	211,340 45
Rents.....	9,310 42
Inspections.....	34,467 60
Gross profit on sale or maturity of ledger assets.....	1,961 50
Agents' balances previously charged off.....	300 00
Total cash income.....	\$ 1,754,874 26

## EXPENDITURE.

Net amount paid for losses.....	\$ 129,786 12
Investigation and adjustment of claims.....	1,684 79
Commission or brokerage.....	188,907 47
Interest or dividends to stockholders.....	120,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	67,673 74
Salaries, travelling and all other expenses of agents.....	298,099 16
Inspections, other than medical and claim.....	518,016 68
Rents.....	5,000 00
Taxes on real estate.....	2,662 50
State taxes on premiums, Insurance Department licenses and fees	30,898 88
All other licenses, fees and taxes.....	26,586 00
Gross loss on sale or maturity of bonds.....	911 67
All other expenditure.....	61,018 96
Total expenditure.....	\$ 1,451,245 97

SESSIONAL PAPER No. 8

THE HARTFORD STEAM BOILER—*Concluded.*

## EXHIBIT OF PREMIUMS.

	Steam boiler.	Fly wheel.
Premiums written or renewed during the year.....	\$ 1,649,339 64	\$ 54,552 93
Premiums on risks terminated during the year.....	1,329,353 51	21,339 61
Net premiums in force at December 31, 1912.....	<u>4,152,417 26</u>	<u>115,117 57</u>

# THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—E. W. Cox.  
Principal Office—Toronto.

Secretary—FRANK W. COX.  
Manager—E. WILLANS.

(Incorporated, May, 1905. Commenced business in Canada, July 1, 1905.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$ 1,000,000 00
Amount paid up in cash.....	200,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the company.....	\$ 400 00
Amounts secured by way of loans on real estate by bond or mortgage, first liens.....	2,173 72

Bonds and debentures deposited with the Receiver General, viz.:—

	Par value.	Book value.
City of Winnipeg, 1920, 4 per cent.....	\$ 10,000 00	\$ 10,000 00
City of Kingston, 1923, 4 per cent.....	10,000 00	10,000 00
City of Woodstock, 1924, 4½ per cent.....	15,000 00	15,900 00
City of Victoria, 1951, 4 per cent.....	15,000 00	15,000 00
Central Canada Loan and Savings Co., 1915, 4 per cent.....	50,000 00	50,000 00
Toronto Loan and Savings Co., 1915, 4 p.c.....	11,000 00	11,000 00

Total deposited with Receiver General..\$ 111,000 00 \$ 111,900 00

Other debentures held by the company, viz.:—

Central Canada Loan and Savings Co., 60 days' notice, 4 per cent.....	\$ 25,000 00	\$ 25,000 00
Toronto Savings and Loan Co., 1915, 4 per cent...	64,000 00	64,000 00
P. Burns & Co., Ltd., 1931, 6 p.c.....	10,000 00	9,900 00
Electrical Development Co., 1933, 5 p.c.....	7,000 00	6,006 25
W. Davies Co., Ltd., 1926, 6 p.c.....	5,000 00	5,103 00
Western Canada Flour Mills, 1931, 6 p.c.....	11,000 00	11,000 00
Dunlop Tire Co., 1927, 6 p.c.....	10,000 00	9,800 00
Gordon, Ironsides, Fares Co., Ltd., 1927, 6 p.c.....	10,000 00	9,900 00

Total par, book and market values.....\$ 253,000 00 \$ 252,606 25

Carried out at book and market value.....252,606 25

Cash at head office.....4,246 30

Cash in banks, viz.:—

Central Canada Loan and Savings Co.....	\$ 55 52
Toronto Savings and Loan Co.....	49,759 00
Imperial Bank, St. Thomas.....	300 00
Bank of Nova Scotia.....	12,740 25

Total cash in banks.....62,854 77

Deposit with Accident and Plate Glass Underwriters' Associations.....350 00

Total ledger assets.....\$ 322,631 04



## SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

## OTHER ASSETS.

Interest accrued.....	\$	853 32
Office furniture (less depreciation).....		4,811 10
Advances to agents.....		2,659 39

Gross amount of uncollected premiums, viz.:—

On accident policies.....	\$	60,130 56
On guarantee policies.....		4,550 94
On sickness policies.....		2,112 00
On automobile policies.....		1,892 91
On plate glass policies.....		318 59
On elevator liability policies.....		94 50

Total, \$69,099.50; less commission, \$13,819.90.....	55,279 60
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Total assets.....	\$ 386,234 45
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## LIABILITIES.

Amount of unadjusted claims:—

Accident.....	\$	11,300 10
Guarantee claims.....		1,500 00
Sickness.....		7,683 57
Automobile, \$740; Plate glass, \$60.....		800 00

Total net amount of claims.....	\$ 21,283 67
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Reserve of unearned premiums:—

Accident.....	\$	115,810 32
Guarantee.....		13,762 99
Automobile, \$5,366.70; Elevator, \$881.33.....		6,248 03
Sickness.....		3,930 36
Plate glass.....		1,246 87

Total net reserve, \$140,998.57; carried out at 80 p.c....	112,798 85
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Due and accrued for sundry expenses.....	1,050 00
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Provincial, municipal and other taxes due and accrued.....	1,100 00
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Total liabilities.....	\$ 136,232 52
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Excess of assets over liabilities.....	\$ 250,001 93
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Capital stock paid up.....	200,000 00
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Surplus over liabilities and paid up capital.....	\$ 50,001 93
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## INCOME.

Accident and Sickness Risks—

Gross cash received for premiums.....	\$	257,414 06
Deduct reinsurance, \$11,480.47; return premiums, \$2,596.38.....		14,076 85
Net cash received for accident and sickness premiums.....	\$	243,337 21

3 GEORGE V., A. 1913

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*INCOME—*Concluded.**Guarantee Risks—*

Gross cash received for premiums.....	\$	33,169	72
Deduct reinsurance, \$3,184.00; return premiums, \$2,226.82.....		5,410	82
Net cash received for guarantee premiums.....	\$	27,758	90

*Plate Glass Risks—*

Gross cash received for premiums.....	\$	1,539	56
Deduct return premiums.....		128	32
Net cash received for plate glass premiums.....	\$	1,411	24

*Automobile Risks—*

Gross cash received for premiums.....	\$	11,758	35
Deduct return premiums.....		1,037	81
Net cash received for automobile risks.....	\$	10,720	54

*Elevator Risks—*

Net cash received for elevator liability risks .....	\$	786	10
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Total net cash received for all premiums.....	\$	284,013	99
Received for interest.....		12,014	06

Total income.....	\$	296,028	05
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## EXPENDITURE.

*Accident Risks—*

Net amount paid for claims occurring in previous years.....	\$	10,417	40
Amount paid for claims occurring during the year.....	\$	79,498	00
Deduct reinsurances.....		15,567	16
Net amount paid for said claims.....	\$	63,930	84
Total net amount paid for accident claims.....	\$	74,348	24

*Guarantee Risks—*

Net amount paid for claims occurring in previous years.....	\$	3,777	62
Amount paid for claims occurring during the year.....		4,280	92
Total net amount paid for guarantee claims.....	\$	8,058	54

*Sickness Risks—*

Net amount paid for claims occurring in previous years.....	\$	5,120	76
Amount paid for claims occurring during the year.....	\$	24,249	90
Deduct reinsurances.....		591	41
Net amount paid for said claims.....	\$	23,658	49
Total net amount paid for sickness claims.....	\$	28,779	25

*Automobile Risks—*

Amount paid for automobile claims.....	\$	2,237	47
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*Plate Glass Risks—*

Amount paid for plate glass claims.....	\$	485	84
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Total net amount paid for all claims.....	\$	113,909	34
Amount of dividends to shareholders (at 6 p.c.).....		12,000	00
Commission or brokerage.....		84,618	73
Paid for salaries of officials, \$29,896.43; directors' fees, \$870; auditors' fees, \$250.00; travelling expenses, \$3,887.87.....		34,904	30
Taxes.....		2,868	27

SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*EXPENDITURE—*Concluded.*

All other expenditure, viz.:—Office furniture and fixtures, \$1,804.84; printing and stationery, \$3,639.48; advertising, \$1,944.38; rent, \$3,579.89; postage, telegrams, express and telephone, \$2,180.57; sundry expenses, \$2,001.46; legal expenses, \$96.16; medical fees, \$323; total, \$15,569.78, less agents' advances repaid, \$2,685.57.....		\$	12,884 21
Total expenditure.....	\$	261,184 85	

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1911.....	\$	287,787 84
Income for the year.....		296,028 05
Total.....	\$	583,815 89
Expenditure.....		261,184 85
Balance, net ledger assets, at December 31, 1912.....	\$	322,631 04

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	10,424	\$ 21,485,091	\$ 188,163 25
Taken during the year, new.....	6,779	11,528,400	139,858 27
"    "    renewed.....	5,698	14,712,075	112,443 75
Total.....	22,901	\$ 47,725,566	\$ 440,465 27
Deduct terminated.....	11,135	22,611,141	197,364 17
Gross in force at end of year.....	11,766	\$ 25,114,425	\$ 243,101 10
Deduct reinsured.....		1,217,200	11,480 47
Net in force at December 31, 1912.....	11,766	\$ 23,897,225	\$ 231,620 63

*Guarantee Risks.*

Gross policies in force at date of last statement.....	1,022	\$ 7,521,748	\$ 29,768 37
Taken during the year, new.....	457	3,765,064	13,411 80
"    "    renewed.....	601	4,295,598	19,396 32
Total.....	2,080	\$ 15,582,430	\$ 62,576 49
Deduct terminated.....	1,086	7,871,295	31,866 51
Gross in force at end of year.....	994	\$ 7,711,135	\$ 30,709 98
Deduct reinsured.....		636,800	3,184 00
Net in force at December 31, 1912.....	994	\$ 7,074,335	\$ 27,525 98

THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*RISKS AND PREMIUMS—*Concluded.*

<i>Sickness Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	613	.....	\$ 6,953 47
Taken during the year, new.....	424	.....	4,815 85
"    "    renewed.....	393	.....	4,238 51
Total.....	1,430	.....	\$ 16,007 83
Deduct terminated.....	761	.....	8,147 10
Gross and net in force at December 31, 1912	669	.....	\$ 7,860 73

*Elevator Liability Risks.*

Gross policies in force at date of last statement.....	6	\$ 35,000	\$ 661 50
Taken during the year, new.....	5	25,000	597 10
"    "    renewed.....	3	15,000	283 50
Total.....	14	\$ 75,000	\$ 1,542 10
Deduct terminated.....	3	15,000	283 50
Gross and net in force at December 31, 1912	11	\$ 60,000	\$ 1,258 60

*Automobile Risks.*

Gross policies in force at date of last statement.....	51	\$ 244,500	\$ 4,242 85
Taken during the year, new.....	153	723,000	12,274 56
"    "    renewed.....	22	110,000	2,018 10
Total.....	226	\$ 1,077,500	\$ 18,535 51
Deduct terminated.....	90	436,000	7,802 10
Gross and net in force at December 31, 1912	136	\$ 641,500	\$ 10,733 41

*Plate Glass Risks.*

Gross policies in force at date of last statement.....	43	.....	\$ 707 49
Taken during the year, new.....	106	.....	1,821 02
"    "    renewed.....	7	.....	123 36
Total.....	156	.....	\$ 2,651 87
Deduct terminated.....	37	.....	522 39
Gross and net in force at December 31, 1912	119	.....	\$ 2,129 48

Total number of policies in force at date.....	13,695	
Total net amount in force.....		\$31,673,060 00
Total premiums thereon.....		281,128 83

SESSIONAL PAPER No. 8

## INTERNATIONAL CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—HON. F. CARTER COTTON. | Secretary—L. F. REINHARD.

Principal Office—Spokane, Wash., U.S.A.

Head Office in Canada— | Chief Agent in Canada—  
Vancouver, B.C. | C. G. HOBSON.

(Incorporated, September 3, 1909. Dominion license issued, May 8, 1911, limited to the Province of British Columbia.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	316,274 16
Amount paid up in cash.....	313,484 16

## ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.	
United States consols., 1930, 2 p. c.....	\$ 20,000 00	\$ 20,496 25	
Carried out at market value.....			\$ 20,496 25
Cash at head office in Canada.....			500 00
Cash in Canadian Bank of Commerce.....			5 48
Agents' ledger balances.....			704 87

Net amount of outstanding premiums:—

Accident.....	\$ 42 00
Sickness.....	35 00
Employers' Liability.....	1,362 10
Automobile.....	291 50

Total..... 1,730 60

Total assets in Canada.....\$ 23,437 20

## LIABILITIES IN CANADA.

Outstanding claims, viz.:—

Accident, (unadjusted).....	\$ 116 94
Employers' liability, (unadjusted).....	1,435 00
Automobile, (unadjusted).....	100 00
Automobile, (resisted, in suit).....	1,000 00

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INTERNATIONAL CASUALTY—*Continued.*LIABILITIES IN CANADA—*Concluded.*

Total net amount of unpaid claims.....	\$	2,651	94
Reserve of unearned premiums, viz.:—			
Accident.....	\$	839	63
Sickness.....		522	25
Liability.....		4,645	48
Automobile.....		1,925	87
Total reserve, \$7,933.23; carried out at 80 per cent.....		6,346	58
Taxes due and accrued.....		168	33
Total liabilities in Canada.....	\$	9,166	85

## INCOME IN CANADA.

<i>Accident Risks.</i>			
Gross cash received for premiums.....	\$	6,036	72
Deduct reinsurance; and return premiums.....		417	65
Net cash received for accident premiums.....	\$	5,619	07
<i>Employers' Liability Risks.</i>			
Gross cash received for premiums.....	\$	14,288	62
Deduct reinsurance; and return premiums.....		1,785	39
Net cash received for employers' liability premiums.....	\$	12,503	23
<i>Sickness Risks.</i>			
Gross cash received for premiums.....	\$	5,112	49
Deduct reinsurance; and return premiums.....		182	98
Net cash received for sickness premiums.....	\$	4,929	51
<i>Automobile Risks.</i>			
Gross cash received for premiums.....	\$	5,438	67
Deduct reinsurance; and return premiums.....		2,355	94
Net cash received for automobile premiums.....	\$	3,082	73
Total net amount received for all premiums.....	\$	26,134	64
Total income in Canada.....	\$	26,134	64

## EXPENDITURE IN CANADA.

<i>Accident Risks.</i>			
Net amount paid for claims occurring in previous years.....	\$	82	50
Amount paid for claims occurring during the year.....		2,154	96
Total net amount paid for accident losses.....	\$	2,237	46
<i>Employers' Liability Risks.</i>			
Net amount paid for claims occurring in previous years.....	\$	987	87
Amount paid for claims occurring during the year.....		2,115	74
Total net amount paid for employers' liability losses.....	\$	3,103	61
<i>Automobile Risks.</i>			
Net amount paid for claims occurring in previous years.....	\$	248	00
Amount paid for claims occurring during the year.....	\$	1,143	43
Deduct salvages and reinsurances.....		150	00
Net amount paid for said claims.....	\$	993	43
Total net amount paid for automobile losses.....	\$	1,241	43
<i>Sickness Risks.</i>			
Net amount paid for sickness claims during the year.....	\$	364	79
Total net amount paid for all claims.....	\$	6,947	29

## SESSIONAL PAPER No. 8

INTERNATIONAL CASUALTY—*Concluded.*EXPENDITURE IN CANADA—*Concluded.*

Paid for salaries of agents, \$2,256; travelling expenses, \$406.56...	\$	2,662 56
Paid for taxes.....		6 31
Miscellaneous payments, viz.:—Advertising, \$28.45; legal fees. \$1,303.55; medical examiners' fees, \$15; postage, telegrams, telephones and express, \$188.56; printing and stationery, \$597.31; rent, \$334.00; furniture and fixtures, \$283.15; sundries, \$24.00.....		2,774 02
Total expenditure in Canada.....	\$	12,390 18

## RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon
Gross policies in force at date of last statement.....	386	\$ 305,299	\$ 2,578 05
Policies taken during the year, new.....	1,271	636,700	3,434 11
Policies taken during the year, renewed.....	24	76,800	710 88
Total.....	1,681	\$ 1,018,799	\$ 6,723 04
Deduct terminated.....	1,034	488,870	4,000 34
Gross in force at end of year.....	647	\$ 529,929	\$ 2,722 70
Deduct reinsured.....	4	46,000	200 00
Net in force at December 31, 1912.....	643	\$ 483 929	\$ 2,522 70
<i>Liability Risks.</i>			
Gross policies in force at date of last statement....	49	\$ 469,665	\$ 5,526 00
Policies taken during the year, new.....	79	755,448	10,373 33
Policies taken during the year, renewed.....	22	199,776	824 40
Total.....	150	\$ 1,424,889	\$ 16,723 73
Deduct terminated.....	49	464,560	7,231 77
Gross and net in force at December 31, 1912....	101	\$ 960,329	\$ 9,491 96
<i>Sickness Risks.</i>		(Weekly indemnity.)	
Gross policies in force at date of last statement.....	42	\$ 542 00	\$ 760 00
Policies taken during the year, new.....	38	490 20	746 00
Policies taken during the year, renewed.....	16	206 40	285 88
Total.....	96	\$ 1,238 60	\$ 1,791 88
Deduct terminated.....	42	488 40	684 68
Gross in force at end of year.....	54	\$ 750 20	\$ 1,10 20
Deduct reinsured.....		100 00	140 00
Net in force at December 31, 1912.....	54	\$ 650 20	\$ 967 20
<i>Automobile risks.</i>			
Gross policies in force at date of last statement.....	20	\$ 191,870 00	\$ 2,272 37
Policies taken during the year, new.....	41	393,313,00	3,739 21
Policies taken during the year, renewed.....	16	153,488 00	877 00
Total.....	77	\$ 738 671 00	\$ 6,888 58
Deduct terminated.....	20	190,860 00	3,036 78
Gross and net in force at December 31, 1912....	57	\$ 547,811 00	\$ 3,851 80

(For General Business Statement, see Appendix)

# \*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ALEXANDER A. AETSCHULER. | Secretary—CECIL PIATT.

Principal Office—15 Exchange Place, Jersey City, N. J.

Head Office in Canada—20 King St. East, | Chief Agent in Canada—  
Toronto. | NEIL SINCLAIR.

(Incorporated, December 27, 1904. Dominion license issued, June 2, 1905.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. \$ 300,000 00

## ASSETS IN CANADA.

United States 2 per cent consols., 1930, on deposit with Receiver General, par value .....	\$ 5,000 00
Total assets in Canada.....	\$ 5,000 00

## LIABILITIES IN CANADA.

Total net reserve of unearned premiums, \$2,873.75; carried out at 80 per cent.....	\$ 2,299 00
Taxes due and accrued.....	17 59
Return premiums.....	46 85
Total liabilities in Canada.....	\$ 2,363 44

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 6,279 25
Deduct return premiums.....	152 00
Total net cash received for guarantee premiums.....	\$ 6,127 25
Total income in Canada.....	\$ 6,127 25

## EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year.....	\$ 1,105 77
Deduct reinsurances.....	49 49
Net amount paid for guarantee claims.....	\$ 1,056 28
Legal expenses.....	225 00
Taxes.....	167 59
Miscellaneous expenses: postage, telegrams, telephone and express	88 00
Total expenditure in Canada.....	\$ 1,536 87

\*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.



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INTERNATIONAL FIDELITY INSURANCE COMPANY—*Continued.*

## RISKS AND PREMIUMS IN CANADA.

<i>Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	1,092	\$ 557,000	\$ 5,787 50
Taken during the year, new .....	468	234,000	2,270 00
Taken during the year, renewed .....	731	377,000	4,007 50
Total .....	2,291	\$ 1,168,000	\$ 12,065 00
Deduct terminated .....	1,191	606,500	6,317 50
Gross and net in force, December 31, 1912 .....	1,100	\$ 561,500	\$ 5,747 50

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for premiums .....	\$ 147,418 52
Policy fees required or represented by applications .....	248 30
Interest .....	18,932 30
Gross increase, by adjustment, in book value of bonds .....	1,800 00
Other income .....	499 03
Total income .....	\$ 168,898 15

## EXPENDITURE.

Net amount paid policyholders for losses .....	\$ 46,344 09
Stockholders for interest and dividends .....	15,000 00
Commission or brokerage .....	8,272 45
Salaries, fees and all other compensation of officers, directors, trustees and home office employees .....	18,910 18
Insurance department licenses and fees .....	1,455 43
Rent .....	2,068 72
Gross decrease in book value of bonds .....	8,000 00
Agents' balances charged off .....	178 13
All other expenditure .....	11,246 30
Total expenditure .....	\$ 111,475 30

## LEDGER ASSETS.

Book value of bonds .....	\$ 506,510 00
Cash on hand, in trust companies and in banks .....	90,593 88
Gross premiums in course of collection .....	9,593 20
Advance on contracts .....	10,113 58
Total ledger assets .....	\$ 616 810 66
Deduct assets not admitted .....	11,310 29
Total admitted assets .....	\$ 605,500 37

3 GEORGE V., A. 1913

INTERNATIONAL FIDELITY INSURANCE COMPANY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.  
*Concluded.*

## LIABILITIES.

Total unpaid claims and expenses of settlement.....	\$	15,436 06
Total unearned premiums.....		74,869 13
Taxes due or accrued (estimated).....		1,200 60
Advance premiums.....		426 28
Return premiums.....		430 40
Commission, brokerage and other charges due or to become due to agents or brokers.....		2,503 18
Special reserve.....		1,487 63
<hr/>		
Total liabilities, not including capital stock.....	\$	96,353 28
Capital paid up in cash.....		300,000 00
Surplus over all liabilities.....		209,147 09
<hr/>		
Total liabilities.....	\$	605,500 37
<hr/> <hr/>		

## EXHIBIT OF PREMIUMS.

*Fidelity.*

Premiums on policies written during the year.....	\$	127,267 74
Premiums on policies terminated during the year.....		118,651 12
Net premiums in force at December 31, 1912.....		116,767 59
<hr/> <hr/>		

*Surety.*

Premiums on policies written during the year.....	\$	50,090 61
Premiums on policies terminated during the year.....		56,324 08
Net premiums in force at December 31, 1912.....		35,070 00
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SESSIONAL PAPER No. 8

## LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WILLIAM T. WOODS. | Secretary—CHAS. E. W. CHAMBERS.

Principal Office—61 and 63 William Street, New York.

Principal Office in Canada—Toronto. | Chief Agents in Canada—  
Messrs. REED, SHAW and McNAUGHT

(Incorporated, August, 1882. Commenced business in Canada July 12, 1886.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. \$ 250,000 00

## ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value
Province of Manitoba, 1930, 4 per cent.....	\$ 40,000 00	\$ 39,200 00
City of Ottawa, 1913, 4½ per cent.....	6,000 00	6,000 00
“ Montreal stock, 1926-1927, 4 per cent.....	5,000 00	4,850 00
“ Winnipeg, 1918, 4 per cent.....	10,000 00	9,700 00
“ Toronto, 1913, 3½ per cent.....	5,000 00	4,950 00
Town of Westmount, 1947, 4½ per cent.....	2,000 00	2,020 00
“ Westmount, 1945, 4 per cent.....	10,000 00	9,300 00
“ Maisonneuve, 1950, 4½ per cent.....	10,000 00	11,000 00
City of London, 1940, 4 per cent.....	10,000 00	9,300 00
“ Montreal, 1937, 4 per cent.....	15,000 00	14,400 00
Total par and market values.....	\$ 113,900 00	\$ 110,729 00

Carried out at market value.....	\$ 110,729 00
Deposited with Underwriters' Association.....	100 00
Interest accrued.....	772 40
Premiums in course of collection, \$13,481.38, less commission, \$5,462.96.....	8,018 42

Total assets in Canada.....\$ 119,619 82

## LIABILITIES IN CANADA.

Total amount of claims, adjusted and unpaid.....	\$ 5,489 86
Reserve of unearned premiums, \$87,596.21; carried out at 80 per cent.....	70,076 97
Taxes due and accrued.....	725 00
Total liabilities in Canada.....	\$ 76,291 83

3 GEORGE V., A. 1913

## LLOYDS PLATE GLASS—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	83,530 67	
Deduct return premiums.....		18,077 71	
Net cash received for plate glass premiums.....	\$		65,452 96
Received for interest on investments.....			4,625 50
Total income in Canada.....	\$		70,078 46

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	5,719 17	
Amount paid for claims occurring during the year.....		28,339 69	
Total net amount paid for plate glass claims.....	\$		34,058 86
Commission or brokerage.....			27,808 69
Taxes.....			1,212 06
Miscellaneous payments, viz.:—Advertising, \$33.99; legal fees, \$9.75; postage, telegrams, telephones and express, \$58.64; printing and stationery, \$288.09; duty on supplies, \$93.89; underwriters' expenses, \$393.....			877 36
Total expenditure in Canada.....	\$		63,956 97

## RISKS AND PREMIUMS IN CANADA.

		Plate Glass Risks.	Premiums thereon.
Gross policies in force at date of last statement.....	\$	193,038 42	
Taken during the year, new and renewed.....		83,354 65	
Total.....	\$	276,393 07	
Deduct terminated.....		96,954 19	
Gross and net in force, December 31, 1912.....	\$	179,438 88	

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## LEDGER ASSETS.

Book value of real estate.....	\$	255,763 18
Mortgage loans on real estate, first liens.....		45,500 00
Book value of stocks and bonds held by the company.....		541,350 67
Cash on hand, in trust companies and in banks.....		23,945 70
Premiums in course of collection.....		104,219 21
Total ledger assets.....	\$	970,778 76

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$	19,236 82
Interest accrued.....		3,195 29
Rents accrued.....		275 00
Salvage glass on hand.....		5,697 43
Sundry accounts.....		145 00
Gross assets.....	\$	999,328 30
Deduct assets not admitted.....		60,246 23
Total admitted assets.....	\$	939,082 07

SESSIONAL PAPER No. 8

LLOYDS PLATE GLASS—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.  
*Concluded.*

## LIABILITIES.

Net amount of unpaid losses and expenses of settlement.....	\$ 26,211 69
Unearned premiums.....	325,613 30
Commissions, brokerage and other charges due or to become due to agents or brokers and expenses of settlement.....	29,534 36
Due or accrued for salaries, rents, expenses, bills, accounts, fees, &c.	6 42
Due or accrued for state, county or municipal taxes (estimated)...	8,000 00
Return premiums.....	269 24
Other liabilities.....	14,450 29

Total liabilities, except capital stock.....	\$ 404,085 30
Capital stock paid up.....	250,000 00
Surplus beyond capital and other liabilities.....	284,996 77

Total liabilities.....	\$ 939,082 07
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## INCOME.

Net cash received for premiums.....	\$ 581,750 44
Interest and dividends.....	24,268 73
Rents.....	21,718 37
Gross increase, by adjustment, in book value of real estate.....	5,450 29
Agents' balances previously charged off.....	83 76

Total income.....	\$ 633,271 59
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## EXPENDITURE.

Net amount paid for losses.....	\$ 228,947 35
Dividends to stockholders.....	50,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	183,576 31
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	67,377 67
Salaries, travelling and all other expenses of agents not paid by commission.....	10,371 51
State taxes on premiums, insurance department licenses and fees.	14,973 44
Rent.....	12,984 02
Taxes on real estate.....	7,137 00
All other licenses, fees and taxes.....	1,099 12
Agents' balances charged off.....	94 21
Gross loss on sale or maturity of stocks.....	12,601 50
All other expenditure.....	30,772 34

Total expenditure.....	\$ 619,934 47
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## EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year.	\$ 707,949 80
Premiums on risks terminated during the year.....	753,495 40
Premiums on net amount in force at December 31, 1912.....	655,473 06

## THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Principal Office—

42-45 New Broad St., London, Eng.

Head Office in Canada—Toronto.

Gen'l Manager—

HERBERT CECIL THISELTON.

Joint Secretaries—

S. L. ANDERSON, W. R. STRONG.

Manager in Canada—D.W. ALEXANDER.

(Established, A.D. 1867. Commenced business in Canada, July, 1880.)

## CAPITAL.

Amount of joint stock capital authorized.....	£250,000 sterling.
Amount subscribed for.....	150,000 “
Amount paid up in cash.....	75,000 “

## ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz.:—

	Par value.	Market value.
	\$	\$
Canada Stock, 1930-50, 3½ p.c.....	46,729 00	44,789 76
City of Toronto debentures, 1930, 3½ p.c.....	24,333 33	21,384 00
Canadian Northern Railway Guaranteed bonds, 1930, 4 p.c.....	17,520 00	17,146 08
Province of Ontario stock, 1946, 3½ p.c.....	24,333 33	21,870 00
Canadian Northern Ry. den. stock, 1938, 3½ p.c.....	12,166 67	10,570 50
City of Victoria debentures, 1933 to 1958, 4 p.c.....	14,600 00	13,736 36
City of Winnipeg stock, 1940, 4 p.c.....	24,333 33	23,571 00
Province of Alberta debentures, 1938, 4 p.c.....	19,466 67	18,986 40
Province of Saskatchewan bonds, 1949, 4 p.c.....	19,466 67	18,856 80
City of Fort William debentures, 1935-1940, 4½ p.c.....	24,333 33	22,993 87
City of Regina debs., 1950, 4½ p.c.....	9,733 33	9,234 00
“ Edmonton, debs., 1930, 4½ p.c.....	9,733 33	9,428 40
“ Vancouver, debs., 1951, 4 p.c.....	9,733 33	9,120 60
Victorian Govt. stock, 1929-49, 3½ p.c.....	9,733 33	8,954 55
Alberta & Great Waterways Ry. Co., 1959, 5 p.c.....	10,000 00	10,984 85
Can. Northern Ry., 1st Mtge. deb., 1939, 4 p.c.....	6,813 33	6,441 12

Total par and market values.....	\$ 283,019 98	\$ 268,068 29
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Carried out at market value.....\$ 268,068 29

Market value of \$10,000 Province of New Brunswick bonds, 1941,  
3 p.c. (deposited with New Brunswick Government)..... 8,250 00

Cash at head Office in Canada..... 8,981 39

Cash in Bank of Nova Scotia..... 27,393 55

Office furniture..... 2,000 00

Gross amount of outstanding premiums—Accident.....\$ 20,305 12

“ “ “ Guarantee..... 11,502 54

“ “ “ Sickness..... 7,888 36

“ “ “ Employers' liability..... 47,790 51

“ “ “ Burglary..... 482 10

Agency adjustments..... 286 74

Total.....\$ 88,256 37

Less commission..... 17,593 26

Net outstanding premiums..... 70,663 11

Total assets in Canada.....\$ 385,356 34

SESSIONAL PAPER No. 8

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

## LIABILITIES IN CANADA.

## Outstanding claims, viz.:—

Accident,	Unadjusted	\$	7,460 91
Guarantee,	"		4,479 88
Sickness,	"		1,635 00
Employers' liability,	"		50,923 60
Burglary	"		690 00

Total net amount of unsettled claims for losses.....\$ 65,099 39

## Reserve of unearned premiums:—

Accident.....	\$	74,440 76
Guarantee.....		46,039 11
Sickness.....		13,097 58
Employers' liability.....		88,241 77
Burglary.....		562 25

Total, \$222,341.47; carried out at 80 per cent..... 177,873 18  
 Taxes due and accrued..... 4,200 00

Total liabilities in Canada.....\$ 247,172 57

## INCOME IN CANADA.

*Accident Risks—*

Gross cash received for accident premiums.....	\$	150,930 59
Deduct reinsurance, \$540.55; return premiums, \$2,062.19.....		2,602 74
Net cash received for said premiums.....	\$	148,327 85

*Guarantee Risks—*

Gross cash received for guarantee premiums.....	\$	89,435 64
Deduct reinsurance, \$683.15; return premiums, \$2,474.65.....		3,157 80
Net cash received for said premiums.....	\$	86,277 84

*Employers' Liability Risks—*

Gross cash received for employers' liability premiums.....	\$	281,871 04
Deduct return premiums, .....		6,302 32
Net cash received for said premiums.....	\$	275,568 72

*Sickness Risks—*

Gross cash received for sickness premiums.....	\$	25,015 39
Deduct return premiums.....		285 40
Net cash received for said premiums.....	\$	24,729 99

*Burglary Risks—*

Gross cash received for burglary premiums.....	\$	929 15
Deduct return premiums.....		6 00
Net cash received for said premiums.....	\$	923 15

Total net cash received for premiums.....\$ 535,827 55  
 Interest on deposit received direct in England..... 11,687 61

Total income in Canada.....\$ 547,515 16

3 GEORGE V., A. 1913

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*

## EXPENDITURE IN CANADA.

*Guarantee Risks—*

Net amount paid for losses occurring in previous years.....	\$	9,484 47
Amount paid for losses occurring during the year.....	\$	4,433 77
Deduct salvages and reinsurances.....		1,678 66
Net amount paid during year for said premiums.....	\$	2,755 11
Total net amount paid for guarantee claims.....	\$	12,239 58

*Accident Risks—*

Net amount paid for losses occurring in previous years.....	\$	10,933 60
Amount paid for losses occurring during the year.....		67,656 28
Total net amount paid for accident claims.....	\$	78,589 88

*Employers' Liability Risks—*

Net amount paid for losses occurring in previous years.....	\$	31,263 59
Amount paid for losses occurring during the year.....		66,287 00
Total net amount paid for employers' liability claims.....	\$	97,550 59

*Sickness Risks—*

Net amount paid for claims occurring in previous years.....	\$	1,389 55
Amount paid for claims occurring during the year.....		6,817 63
Total net amount paid for sickness claims.....	\$	8,207 18

Total net amount paid for losses.....	\$.	196,587 23
Paid for commission or brokerage.....		126,464 72
Salaries of officials, \$50,367.57; directors' fees, \$250; auditors' fees, \$600; travelling expenses, \$7,928.01.....		59,145 58
Paid for taxes.....		4,591 76
Miscellaneous payments, viz.:—Advertising, \$3,469.94; law costs, \$983.68; printing and stationery, \$6,239.38; postage, express, telephone and telegrams, \$3,052.52; rent, \$4,722.51; agency charges, \$271.16; sundry expenses, \$6,169.30; elevator inspection, \$891, medical fees, \$200.....		25,999 49
Total expenditure in Canada.....	\$	412,788 78

## RISKS AND PREMIUMS IN CANADA.

<i>Guarantee Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	3,985	\$ 22,896,832	\$ 78,980 22
Taken during the year, new.....	1,876	15,682,747	46,682 43
Taken during the year, renewed.....	2,627	14,106,494	47,473 28
Total.....	8,488	\$ 52,686,073	\$ 173,135 93
Deduct terminated.....	4,244	23,524,082	80,274 57
Gross in force at Dec. 31, 1912.....	4,244	\$ 29,161,991	\$ 92,861 36
Deduct reinsured.....		455,200	683 15
Net in force at Dec. 31 1912.....	4,244	\$ 28,706,791	\$ 92,178 21



## SESSIONAL PAPER No. 8

THE LONDON GUARANTEE AND ACCIDENT—*Continued.*RISKS AND PREMIUMS IN CANADA—*Concluded.*

<i>Accident Risks.</i>			
	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	9,607	\$ 22,069,950	\$ 141,148 88
Taken during the year, new.....	3,356	7,178,000	46,916 68
Taken during the year, renewed.....	6,991	16,839 000	104,180 27
Total.....	19,954	\$ 46,086,950	\$ 292,245 83
Deduct terminated.....	9,783	22,469,450	142,823 85
Gross in force at Dec., 31, 1912.....	10,171	\$ 23,617,500	\$ 149,421 98
Deduct reinsured.....		105,500	540 55
Net in force at Dec. 31, 1912.....	10,171	\$ 23,512,000	\$ 148,881 43
<i>Employers' Liability Risks.</i>			
Gross policies in force at date of last statement.....	793	\$ 8,560,000	\$ 178,972 68
Taken during the year, new.....	815	8,150,000	117,649 13
Taken during the year, renewed.....	502	5,020,000	40,684 20
Total.....	2,110	\$ 21,730,000	\$ 337,306 01
Deduct terminated.....	841	9,040,000	170,437 73
Gross and net in force Dec. 31, 1912.....	1,269	\$ 12,690,000	\$ 166,868 28
<i>Sickness Risks.</i>			
Gross policies in force at date of last statement.....	711	\$ 2,679,250	\$ 21,440 51
Taken during the year, new.....	128	1,487,000	11,970 65
Taken during the year, renewed.....	511	1,797,504	14,313 96
Total.....	1,350	\$ 5,963,754	\$ 47,725 12
Deduct terminated.....	722	2,712,750	21,709 95
Gross and net in force at Dec. 31, 1912.....	628	\$ 3,251,004	\$ 26,015 17
<i>Burglary Risks.</i>			
Gross policies in force at date of last statement.....	31	\$ 53,500	\$ 549 99
Taken during the year, new.....	60	87,925	882 95
Taken during the year, renewed.....	14	21,500	241 54
Total.....	105	\$ 162,925	\$ 1,674 48
Deduct terminated.....	31	53,500	549 99
Gross and net in force at Dec. 31, 1912.....	74	\$ 109,425	\$ 1,124 49
Total number of policies in force at date.....			12,142
Total net amount in force.....			\$68,269,220 00 *
Total premiums thereon.....			435,067 58

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

The net income from premiums, after deducting reassurances, was £973,851 18s. 10d.

The balance of claims account, including reserves for claims then under investigation and provision for liability on notices of accidents, less salvages, reinsurances and recoveries, received was £571,063 12s. 3d.

The Directors recommend the transfer of £75,000 from Reserve Fund to the Reserve for Outstanding Claims and the payment on the Preference Shares of a dividend for the half-year ending 31st December, 1912, at the rate of 5 per cent per annum less Income Tax.



SESSIONAL PAPER No. 8

EMPLOYERS' LIABILITY INSURANCE BUSINESS.

	£	s.	d.	£	s.	d.	£	s.	d.
Amount of Fund at beginning of year:—									
Reserve for unexpired Risks.....	12,294	8	11						
Total Estimated Liability in respect of									
Outstanding Claims.....	18,301	2	4						
Premiums.....				30,595	11	3			
Interest and Dividends.....				38,273	19	10			
Less Provision for Investments									
redeemable at par.....	18	9	10						
Income Tax.....	50	14	0						
	69	3	10						
Amount transferred to Profit and Loss Account.									
	£			818	6	2			
				253	0	2			
	£			69,940	17	5			
	£			69,940	17	5			

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.	£	s.	d.
Balance of last year's account.....									
Interest and dividends not carried to other accounts									
£ s. d.	11,830	15	5	34,255	14	2			
Less provision for investments redeemable									
at par.....	247	9	11						
Income tax.....	678	14	5						
	926	4	4						
Miscellaneous income.....				10,954	11	1			
Profit transferred—				121	17	4			
Accident Insurance Account.....									
				449	4	7			
	£			£					
	£			45,781	7	2			

Payments under Policies, including Medical  
and Legal Expenses in connection therewith  
Commission.....  
General Expenses.....  
Amount of Fund at end of year:—  
Reserve for unexpired Risks.....  
Total Estimated Liability in respect of  
Outstanding Claims.....

14,417 12 2  
16,719 13 4

26,573 11 2  
4,684 18 9  
7,515 2 0

31,137 5 6

£ 69,940 17 5

£ s. d.  
£ s. d.  
21,250 0 0  
625 0 0

253 0 2  
739 1 9

962 1 11  
867 19 6  
1,457 8 2  
1,856 17 7  
12,000 0 0  
7,692 0 0

£ 45,781 7 2

**THE LONDON GUARANTEE AND ACCIDENT—Concluded.**  
**GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Concluded.**

BALANCE SHEET.		ASSETS.	
LIABILITIES.	£ s. d.	£ s. d.	£ s. d.
Capital—50,000 Shares of £5 each, of which are subscribed:—	£ 250,000		
25,000 Ordinary Shares, £2 paid, £	50,000		827,462 15 9
5,000 5% Pref. Shares fully paid.	25,000		37,000 0 0
			<hr/> 790,462 15 9
Accident Insurance Fund.....	75,000 0 0		
Employers' Liability Insurance Fund.....	68,550 17 9	6,108 12 8	
Fire and General Insurance Fund.....	31,137 5 6	556 6 9	
Reserve Fund.....	633,969 13 6		
Profit and Loss Account.....	170,000 0 0	217,655 2 4	
	7,662 0 0	53,102 0 0	
		<hr/> 4,574 8 6	
Other sums owing by the Company—			
Unclaimed Dividends.....	528 6 3	13,447 6 9	
Sundry Creditors.....	28,878 17 5	64,650 6 11	
Loan from Bankers against security.....	20,000 0 0	9,118 19 11	
		2,369 3 11	
		<hr/> 94,160 6 0	
		<hr/> <hr/> £ 1,055,727 0 5	

\* Of these investments some have been deposited in connection with Government business in England and others abroad under Foreign or Colonial State Laws.

SESSIONAL PAPER No. 8

# THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ALFRED WRIGHT.

Secretary and Chief Agent—  
ALEXANDER MACLEAN.

Head Office—61-65 Adelaide St. E., Toronto.

(Incorporated by an Act of Parliament of Canada, April 10, 1908. Dominion  
license issued July 24, 1908.)

## CAPITAL.

Amount of capital stock authorized and subscribed for.....	\$	500,000	00
Amount paid up in cash.....		400,000	00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate.....	\$	65,011	50
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Bonds and debentures in deposit with Receiver General, viz.:—

	Par value.	Book value.	Market value.
Cape of Good Hope, 1917, 4 per cent.....	\$ 34,066 67	\$ 33,000 00	\$ 33,726 00
British Government local loans, 1912 or later, 3 per cent.....	48,666 66	47,000 00	41,731 53
City of Winnipeg, L. I. debts, 1913, 4 p.c.....	400 70	390 34	400 70
City of Hull bonds, 1937, 4 p.c....	5,499 71	5,445 00	5,445 00
	<u>\$ 88,633 74</u>	<u>\$ 85,835 34</u>	<u>\$ 81,303 23</u>

Bonds and debentures owned and deposited in the United States:—

	Par value.	Book value.	Market value.
Commonwealth of Massachusetts Water, 1935, 3½ p.c.....	\$ 70,000 00	\$ 65,800 00	\$ 64,750 00
City of Buffalo, N. Y. 1931, 1960 4 p.c.....	100,000 00	101,437 50	97,000 00
City of Mt. Vernon, N. Y., school, 1932, 1961, 4½ p.c.....	55,000 00	57,151 74	56,700 00
City of Syracuse, sewer, 1918 and 1924, 4 p.c.....	20,000 00	20,165 00	19,400 00
City of Syracuse, municipal improvement debts., 1917-1927, 4½ p.c.....	100,000 00	102,360 95	101,790 00
City of New York, N. Y., Corporate stock, 1957, 4½ p.c.....	60,000 00	63,900 00	62,400 00
City of Schenectady, N. Y., water, 1917-1923, 4 p.c.....	15,000 00	14,906 70	14,550 00
City of Schenectady, N. Y., jail and courthouse, 1954-58, 4½ p.c.....	50,000 00	52,477 94	52,000 00
Dominion of Canada bonds, 1919, 3½ p.c.....	31,590 00	31,590 00	31,432 05
Province of Manitoba debenture, 1923, 5 p.c.....	7,290 00	7,834 32	7,800 30
Province of Manitoba, reg'd debenture stock, 1950, 4 p.c....	24,300 00	23,648 76	23,571 00
Grand Trunk Pacific Ry., first mortgage stg., 1962, 3 p.c.....	53,460 00	42,500 70	42,233 40

Total par, book and market values.....	\$ 586,640 00	\$ 583,773 61	\$ 573,626 75
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Grand totals.....	<u>\$ 675,273 74</u>	<u>\$ 669,608 95</u>	<u>\$ 654,929 98</u>
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3 GEORGE V., A. 1913

# THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT— *Continued.*

## ASSETS—*Concluded.*

Carried out at book value.....	\$	669,608	95
Cash at head office and branches.....		3,927	88
Cash in banks, viz.:—			
Bank of Toronto, Toronto.....	\$	28,705	63
First National Bank, Chicago.....		2,394	94
Fidelity Trust Co., Hartford.....		85,491	65
Wells Fargo Nevada National Bank, San Francisco.....		61	88
Total cash in banks.....		116,654	10
Agents' ledger balances.....		23	54
Underwriters' deposits, \$850; Inspectors' balances, \$74.50.....		924	50
U.S.A. interest paid on purchase of investments.....		1,240	00
Interest London and Lancashire Fire Insurance Co., Ltd.....		4,124	96
Total ledger assets.....	\$	861,515	43
Market value of bonds and debentures under book value.....		14,678	97
	\$	846,836	46

## OTHER ASSETS.

Interest accrued.....	\$	4,257	92
Gross premiums due and uncollected on policies in force, viz.:—			
Accident.....	\$	12,256	51
Employers' liability.....		13,133	30
Guarantee.....		3,029	50
Sickness.....		5,334	94
Plate glass.....		8,075	83
Total.....	\$	41,830	08
Less commission.....		12,625	96
Net amount of outstanding premiums.....		29,204	12
Total assets.....	\$	880,298	50

## LIABILITIES.

### (1) *Liabilities in Canada.*

Outstanding claims, viz.:—			
Guarantee, unadjusted.....	\$	4,700	00
Accident, ".....		10,368	00
Sickness, ".....		2,643	00
Plate glass, ".....		720	00
Employers' liability.....		5,856	00
Third party and auto ".....		2,015	00
Total net amount of unpaid claims.....	\$	26,302	00
Reserve of unearned premiums, viz.:—			
Accident.....	\$	30,029	46
Employers' liability.....		34,303	21
Guarantee.....		6,376	02
Sickness.....		13,185	07
Plate glass.....		9,803	02

## SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—  
*Continued.*LIABILITIES—*Concluded.*

Total reserve, \$93,696.78; carried out at 80 per cent.....	\$	74,957	42
Taxes due and accrued.....		1,200	00
Due and accrued for salaries, rent, advertising, agency and other expenses.....		507	80
Due for reinsurances \$712.49; building repairs \$147.79.....		860	28
Total liabilities in Canada.....	\$	103,827	50

(2) *Liabilities in other countries.*

## Unadjusted claims, viz.:—

Accident.....	\$	250	00
Plate glass.....		47	00
Sickness.....		75	00

Total net amount of unadjusted claims.....\$ 372 00

## Reserve of unearned premiums, viz.:—

Accident.....	\$	4,397	46
Guarantee.....		8,283	33
Plate glass.....		851	38

Total reserve, \$13,532.17; carried out at 80 per cent..... 10,825 74

Taxes due or accrued..... 643 19

Due or accrued for salaries, rent, advertising, agency and other expenses..... 5,068 27

Reinsurance \$63.24; and return premiums \$286.45..... 349 69

Total liabilities in other countries.....\$ 17,258 89

Total liabilities (except capital stock in all countries).....\$ 121,086 39

Excess of assets over liabilities.....\$ 759,212 11

Capital stock paid up..... 400,000 00

Surplus over liabilities and paid up capital.....\$ 359,212 11

## INCOME.

	In Canada.	In other countries.
<i>For Accident Risks—</i>		
Gross cash received for premiums.....	\$ 58,420 87	\$ 6,792 25
Deduct reinsurance, \$2,781.08; return premiums, \$352.50.....	2,781 08	1,155 78
Net cash received for accident premiums.....	\$ 55,639 79	\$ 5,636 47
<i>For Employers' Liability Risks—</i>		
Gross cash received for premiums.....	\$ 75,096 87	
Deduct reinsurance.....	11,056 53	
Net cash received for employers' liability premiums.....	\$ 64,040 29	
<i>For Guarantee Risks—</i>		
Gross cash received for premiums.....	\$ 13,584 11	
Deduct reinsurance.....	3,114 42	
Net cash received for guarantee premiums.....	\$ 10,469 69	

3 GEORGE V., A. 1913

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—  
*Continued.*

INCOME—*Concluded.*

	In Canada.	In other countries.
<i>For Sickness Risks—</i>		
Gross cash received for premiums.....	\$ 25,323 38	\$ 1,687 72
Deduct reinsurance, \$840.75; return premiums, \$291.00.....	693 75	438 00
Net cash received for sickness premiums.....	\$ 24,629 63	\$ 1,249 72
<i>For Plate Glass Risks—</i>		
Gross cash received for premiums.....	\$ 8,821 01	\$ 13,275 19
Deduct return premiums.....		2,338 06
Net cash received for plate glass premiums.....	\$ 8,821 01	\$ 10,937 13
Total net cash received for premiums in all countries.....		\$ 181,423 73
Received for interest.....		14,044 30
Rent.....		4,194 70
Total.....		\$ 199,662 73
Voluntary subscription from shareholders.....		365,788 78
Total income.....		\$ 565,451 51

## EXPENDITURE.

	In Canada.	In other countries.
<i>For Accident Risks—</i>		
Net amount paid for claims occurring in previous years.....	\$ 2,254 82	
Amount paid for claims occurring during the year.....	\$ 24,384 76	\$ 577 00
Deduct reinsurance.....	132 32	43 75
Net amount paid for said claims.....	\$ 24,252 44	\$ 533 25
Total net amount paid for accident claims.....	\$ 26,507 26	\$ 533 25
<i>For Employers' Liability Risks—</i>		
Net amount paid for claims occurring in previous years.....	\$ 18,043 31	
Amount paid for claims occurring during the year.....	\$ 23,452 01	
Deduct reinsurances.....	1,049 77	
Net amount paid for said claims.....	\$ 22,402 24	
Total net amount paid for employers' liability claims.....	\$ 40,445 55	
<i>For Sickness Risks—</i>		
Net amount paid for claims occurring in previous years.....	\$ 2,643 40	
Amount paid for claims occurring during the year.....	\$ 8,831 35	\$ 164 34
Deduct reinsurances.....	503 30	28 60
Net amount paid for said claims.....	\$ 8,328 05	\$ 135 74
Total amount paid for sickness claims.....	\$ 10,971 45	\$ 135 74
<i>For Plate Glass Risks—</i>		
Net amount paid for claims occurring in previous years.....	\$ 586 35	
Amount paid for claims occurring during the year.....	\$ 2,536 99	\$ 2,145 03
Deduct salvages and reinsurances.....		21 87
Net amount paid for said claims.....	\$ 2,536 99	\$ 2,123 16
Total net amount paid for plate glass claims.....	\$ 2,923 34	\$ 2,123 16



## SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—  
*Continued.*EXPENDITURE—*Concluded.**For Guarantee Risks—*

	In Canada,	In other countries.
Net amount paid for claims occurring in previous years.....\$	1,093 45	.....
Amount paid for claims occurring during the year	3,810 59	.....
Total net amount paid for guarantee claims.....\$	4,904 04	.....
Total net amount paid for claims in all countries.....\$		88,543 79
Paid for commission or brokerage.....		47,357 09
Paid for salaries of officials, \$23,228.29; do., of agents, \$6,740.18; auditors' fees, \$385.85; travelling expenses, \$7,050.10 .....		37,404 42
Taxes.....		5,252 44
All other expenditure, viz.:—Advertising,, \$3,197.76; legal fees, \$96.04; postage, telegrams, telephone and express, \$2,218; printing and stationery, \$7,854.75; rent, \$1,900.52; office and general expenses, \$2,010; surveys, \$248.31; adjustment expenses, \$116.11; furniture and fixtures, \$544.73; bad debts, \$68.86; inspections, \$121.67; information bureau, \$489.78; investment expenses, \$17.50.....		18,884 03
Total expenditure.....\$		197,441 77

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at Dec. 31, 1911.....\$	493,505 69
Amount of cash income as above.....	565,451 51
Total.....\$	1,058,957 20
Amount of cash expenditure as above.....	197,441 77
Balance, net ledger assets, at Dec. 31, 1912.....\$	861,515 43

## RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
(1) <i>Accident Risks.</i>		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	3,753	8,947,750	52,845 00	16	46,000	197 00	3,769	8,993,750	53,042 00
Taken during the year—new.....	2,029	4,119,450	25,479 53	447	2,472,800	10,084 33	6,153	14,860,250	83,730 14
Taken during the year—renewed....	3,677	8,268,000	48,166 28						
Total.....	9,459	21,335,200	126,490 81	463	2,518,800	10,281 33	9,922	23,854,000	136,772 14
Deduct terminated	4,616	10,741,450	64,030 19	57	108,500	1,162 98	4,673	10,849,950	65,193 17
Gross in force at end of year.....	4,843	10,593,750	62,460 62	406	2,410,300	9,118 35	5,249	13,004,050	71,578 97
Deduct reinsured....		205,428	2,401 70		85,000	423 17		290,428	2,824 87
Net in force at Dec. 31, 1912.....	4,843	10,388,322	60,058 92	406	2,325,300	8,695 18	5,249	12,713,622	68,754 10

3 GEORGE V., A. 1913

# THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT

—Continued.

## RISKS AND PREMIUMS—Continued.

(2) Employers' Liability Risks.	In Canada.		
	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	642	\$ 8,116,567	\$ 63,923 98
Taken during the year—new.....	400	3,096,500	55,355 00
“ “ “ “ “ renewed.....	543	4,011,000	41,864 35
Total.....	1,585	\$ 15,224,067	\$ 161,143 33
Deduct terminated.....	820	9,962,567	82,517 92
Gross in force at end of year.....	765	\$ 5,261,500	\$ 78,625 41
Deduct reinsured.....		102,500	9,397 97
Net in force at December 31, 1912.....	765	\$ 5,159,000	\$ 69,227 44

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
(3) Sickness Risks.		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement....	2,598		20,699 83	8		126 00	2,606		20,825 83
Taken during the year—new.....	1,413		12,664 30	91		2,195 75	4,075		34,766 90
Taken during the year—renewed....	2,571		19,906 85						
Total.....	6,582		53,270 98	99		2,321 75	6,681		55,592 73
Deduct terminated.....	3,247		25,717 09	17		544 50	3,264		26,261 59
Gross in force at end of year.....	3,335		27,553 89	82		1,777 25	3,417		29,331 14
Deduct reinsured....			683 75			119 50			803 25
Net in force at Dec. 31, 1912.....	3,335		26,870 14	82		1,657 75	3,417		28,527 89

(4) Guarantee Risks.	In Canada.		
	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	561	\$ 3,047,382	\$ 13,683 34
Taken during the year—new.....	579	3,113,737	11,575 87
“ “ “ “ “ renewed.....	430	1,690,682	6,772 04
Total.....	1,570	\$ 7,851,801	\$ 32,031 25
Deduct terminated.....	755	3,682,905	16,194 17
Gross in force at end of year.....	815	\$ 4,168,896	\$ 15,837 03
Deduct reinsured.....		910,392	3,085 04
Net in force at December 31, 1912.....	815	\$ 3,258,504	\$ 12,752 04

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT  
*Concluded.*RISKS AND PREMIUMS—*Concluded.*

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
(5) <i>Plate Glass Risks</i>		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross policies in force at date of last statement...	677	.....	13,266 55	5	.....	47 23	682	.....	13,313 78
Taken during the year—new.....	545	.....	8,114 74	1,065	.....	19,269 11	1,841	.....	31,656 61
Taken during the year—renewed.	231	.....	4,272 76						
Total....	1,453	.....	25,654 05	1,070	.....	19,316 34	2,523	.....	44,970 39
Deduct terminated	304	.....	6,410 97	122	.....	2,749 68	426	.....	9,160 65
Gross and net in force at Dec. 31, 1912.....	1,149	.....	19,243 08	948	.....	16,566 66	2,097	.....	35,809 74

Total number of policies in force at December 31, 1912. .12,343

Total premiums thereon.....\$ 215,071 21

## THE MARINE INSURANCE COMPANY, LIMITED.

### STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ROBERT BARING. | Secretary—W. F. THOMPSON.

Principal Office—20 Old Church Street, London Eng.

Head Office in Canada—Halifax. | Chief Agent in Canada—  
W. J. G. THOMSON.

(Established July 30, 1836; incorporated in January, 1881. Commenced business in Canada, December 14, 1896.)

#### CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 1,000,000 00
Amount paid up in cash.....	600,000 00

#### ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value.	Market value.
British consolidated stock, 1923 or later, 2½ p.c. \$	121,666 66	\$ 91,402 09
Canadian Northern Railway guaranteed bonds, 1930, 4 p.c.....	4,866 67	4,769 33
Total par and market values.....	\$ 126,533 33	\$ 96,171 42

Carried out at market value.....	\$ 96,171 42
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#### LIABILITIES IN CANADA.

Reserve of unearned premiums (automobile risks), \$13,780.90;	
carried out at 80 per cent.....	\$ 11,024 72
Taxes due and accrued (estimated).....	1,000 00

Total liabilities in Canada.....	\$ 12,024 72
----------------------------------	--------------

#### INCOME IN CANADA.

<i>Inland Transportation Risks.</i>	
Gross cash received for premiums.....	\$ 38,310 98
Deduct return premiums.....	500 04
Net cash received for said premiums.....	\$ 37,750 94

<i>Automobile Risks.</i>	
Gross cash received for premiums.....	\$ 39,859 26
Deduct return premiums.....	5,406 49
Net cash received for said premiums.....	\$ 34,452 77

Total net cash received for premiums.....	\$ 72,203 71
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Total income in Canada.....	\$ 72,203 71
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## SESSIONAL PAPER No. 8

THE MARINE INSURANCE COMPANY—*Concluded.*

## EXPENDITURE IN CANADA.

Paid for automobile claims occurring during the year.....	\$	9,807 38
Paid for inland transportation claims occurring during the year....		22,719 48
Paid for commission or brokerage.....		17,482 04
Paid for taxes and fees.....		357 03
All other expenditure, viz.:—Miscellaneous expenses for running agencies.....		429 37
Total expenditure in Canada.....	\$	<u>50,795 30</u>

## RISKS AND PREMIUMS IN CANADA.

<i>For Inland Transportation Risks.</i>	Amount.	Premiums thereon.
Policies taken during the year.....	\$ 151,318,786	\$ 37,750 94
Deduct terminated.....	<u>151,318,786</u>	<u>37,750 94</u>
<i>Automobile Risks.</i>		
Gross policies in force at date of last statement.....	\$ 454,360	\$ 12,936 99
Taken during the year, new and renewed.....	<u>2,352,631</u>	<u>34,452 77</u>
Total.....	\$ 2,806,991	\$ 47,389 76
Deduct terminated.....	<u>1,630,675</u>	<u>33,608 86</u>
Gross and net in force at Dec. 31, 1912.....	\$ <u>1,176,316</u>	\$ <u>13,780 90</u>

(For General Business Statement, see Appendix.)

## MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN T. STONE. | Secretary JAMES F. MITCHELL.  
 Principal Office—Baltimore, Md., U.S.A.  
 Chief Agent in Canada— | Head Office in Canada—Toronto.  
 J. WM. MACKENZIE.

(Incorporated March, 1898. Commenced business in Canada, May 12 1903.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid  
 up in cash. . . . . \$ 1,000,000 00

## ASSETS IN CANADA.

Bonds on deposit with the Receiver General, viz:—

	Par value.	Market value.
City of Toronto 3½ per cent, 1912. . . . .	\$ 38,933 33	\$ 35,040 00
City of Charlottetown 4 per cent, 1927. . . . .	10,000 00	9,300 00
Canadian Northern Railway 4 per cent, 1930. . . . .	44,773 33	43,877 86
City of Vancouver 4 per cent, 1946. . . . .	10,000 00	8,700 00
City of Calgary, 1925, 4½ per cent. . . . .	5,000 00	5,000 00
City of Peterborough, 1937, 4½ per cent. . . . .	17,000 00	16,575 00
City of Brandon, 1934, 4½ per cent. . . . .	10,000 00	9,500 00
City of St. Catharines, 1922, 4½ per cent. . . . .	5,000 00	4,750 00
Town of Amherst, 1938, 4½ per cent. . . . .	15,000 00	15,000 00
City of St. Boniface, 1928, 5 per cent. . . . .	10,000 00	10,350 00
City of Brantford, 1939, 4 per cent. . . . .	50,000 00	45,000 00
C. N. R. guaranteed bonds, 1939, 4 per cent. . . . .	10,000 00	9,600 00
City of London debentures, 1919–1920, 4½ per cent. . . . .	10,000 00	9,900 00
City of Edmonton debentures, 1919 and 1944, 4½ per cent. . . . .	35,000 00	34,440 00
City of Victoria debs., 1921, 4 p.c. . . . .	25,306 67	24,041 33

Total par and market values. . . . . \$ 296,013 33 \$ 281,074 19

Carried out at market value. . . . . \$ 281,074 19  
 Cash at head office in Canada. . . . . 1,815 48

Total cash in trust companies and in banks, viz.:—Royal Bank of  
 Canada, Toronto, \$1,082.69; do. Montreal, \$1,166.23;  
 do. Winnipeg, \$1,795.46; Central Canada L. S. Co., \$6,245.33;  
 Imperial Trust Co. Association deposit, \$750. . . . . 11,039 71  
 Interest due, \$225.00; accrued, \$1,267.82. . . . . 1,492 82

Gross amount of outstanding and deferred premiums, viz:—

Accident. . . . .	\$ 8,507 58
Sickness. . . . .	303 50
Employers' liability. . . . .	41,341 20
Steam boiler. . . . .	1,419 48
Sprinkler. . . . .	861 62
Guarantee. . . . .	779 62
Plate glass. . . . .	761 08
Burglary. . . . .	430 75

Total. . . . . \$ 54,404 83  
 Deduct cost collection. . . . . 11,932 31

Net outstanding premiums. . . . . 42,472 52

Total assets in Canada. . . . . \$ 337,894 72

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## MARYLAND CASUALTY—Continued.

## LIABILITIES IN CANADA.

## Unadjusted losses:—

For accident claims.....	\$ 10,722 55
For employers' liability claims.....	81,692 00
For sickness claims.....	1,989 98
For sprinkler leakage claims.....	3,200 00
For plate glass.....	1,946 00
For guarantee claims.....	351 35
For burglary claims.....	70 00

Total net amount of unsettled claims.....\$ 99,971 88

## Reserve of unearned premiums, viz.:—

Accident.....	\$ 43,315 48
Sickness.....	931 92
Employers' liability.....	87,685 96
Steam boiler.....	20,063 06
Sprinkler leakage.....	9,127 32
Guarantee.....	7,680 29
Plate glass.....	10,029 49
Burglary.....	2,918 16

Total reserve, \$181,751.68; carried out at 80 per cent.....145,401 34

Taxes due and accrued.....4,973 77

Total liabilities in Canada.....\$ 250,346 99

## INCOME IN CANADA.

## Accident Risks—

Gross cash received for premiums.....	\$ 123,950 50
Deduct reinsurance, \$70; return premiums, \$24,312.79.....	24,382 79
Net cash received for accident premiums.....	\$ 99,567 71

## Sickness Risks—

Gross cash received for premiums.....	\$ 2,416 84
Deduct return premiums.....	509 73
Net cash received for sickness premiums.....	\$ 1,847 11

## Employers' Liability Risks—

Gross cash received for premiums.....	\$ 446,737 41
Deduct reinsurance, \$106.25; return premiums, \$52,339.98.....	52,446 23
Net cash received for employers' liability premiums.....	\$ 394,291 18

## Steam Boiler Risks—

Gross cash received for premiums.....	\$ 18,245 72
Deduct return premiums.....	6,055 65
Net cash received for steam boiler premiums.....	\$ 12,190 07

## Sprinkler Leakage Risks—

Gross cash received for premiums.....	\$ 10,664 75
Deduct return premiums.....	2,225 18
Net cash received for sprinkler leakage premiums.....	\$ 8,439 57

## Plate Glass Risks—

Gross cash received for premiums.....	\$ 12,781 55
Deduct return premiums.....	3,487 46
Net cash received for plate glass premiums.....	\$ 9,294 09

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MARYLAND CASUALTY—*Continued.*INCOME IN CANADA—*Concluded.*

<i>Burglary Risks—</i>	
Gross cash received for premiums.....	\$ 5,463 82
Deduct return premiums.....	1,002 24
Net cash received for burglary premiums.....	\$ 4,461 58
<i>Guarantee Risks—</i>	
Gross cash received for premiums.....	\$ 22,186 96
Deduct return premiums.....	8,441 24
Net cash received for guarantee premiums.....	\$ 13,745 72
Total net cash received for premiums.....	\$ 543,837 03
Received for interest on investments.....	11,604 34
Total income in Canada.....	\$ 555,441 37

## EXPENDITURE IN CANADA.

<i>Accident Risks—</i>	
Net amount paid for claims occurring in previous years.....	\$ 9,177 71
Amount paid for claims occurring during the year.....	44,417 13
Total net amount paid for accident claims.....	\$ 53,594 84
<i>Sickness Risks—</i>	
Net amount paid for claims occurring in previous years.....	\$ 3 00
Amount paid for claims occurring during the year.....	449 35
Total net amount paid for sickness claims.....	\$ 452 35
<i>Employers' Liability Risks—</i>	
Net amount paid for claims occurring in previous years.....	\$ 58,734 29
Amount paid for claims occurring during the year.....	95,526 13
Total net amount paid for employers' liability claims.....	\$ 154,260 42
<i>Steam Boiler Risks—</i>	
Net amount paid for claims occurring in previous years.....	\$ 1,000 00
Amount paid for claims occurring during the year.....	332 32
Total amount paid for steam boiler claims.....	\$ 1,332 32
<i>Burglary Risks—</i>	
Amount paid for claims occurring during the year.....	\$ 58 00
<i>Plate Glass Risks—</i>	
Net amount paid for claims occurring in previous years.....	\$ 238 80
Amount paid for claims occurring during the year.....	4,372 96
Total net amount paid for plate glass claims.....	\$ 4,611 76
<i>Sprinkler Leakage Risks—</i>	
Net amount paid for sprinkler leakage claims.....	\$ 1,620 16
Total net amount paid for all claims.....	\$ 215,929 85
Commission or brokerage.....	134,698 98
Salaries of officials, \$13,301.29; travelling expenses, \$1,656.66.....	14,957 95
Taxes.....	4,223 41
All other expenditure, viz.:—Advertising, \$111.05; furniture and fixtures, \$50.20; legal fees, \$1,509.37; postage, telegrams, telephones and express, \$1,730.72; printing and stationery, \$1,677.71; rent, \$1,200.00; agents' expenses, \$923.60; inspections, \$5,515.93.....	12,718 58
Total expenditure in Canada.....	\$ 382,528 77



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## MARYLAND CASUALTY—Continued.

## RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	2,685	\$ 10,118,995	\$ 70,149 26
Taken during the year, new.....	957	6,830,114	66,698 63
Taken during the year, renewed.....	2,449	5,810,726	57,385 81
Total.....	6,091	\$ 22,759,835	\$ 194,233 70
Deduct terminated.....	3,285	12,293,760	107,532 74
Gross in force at end of year.....	2,806	\$ 10,466 075	\$ 86,700 96
Deduct reinsured.....		10,000	70 00
Net in force at Dec. 31, 1912.....	2,806	\$ 10,456,075	\$ 86 630 96

<i>Sickness Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement..	117	\$ 160,803	\$ 1,666 50
Taken during the year, new.....	58	60,553	1,150 00
Taken during the year, renewed.....	106	121,030	1,501 75
Total.....	281	\$ 342,386	\$ 4,318 25
Deduct terminated.....	157	180,803	2,354 40
Gross and net in force at Dec. 31, 1912.....	124	\$ 161,583	\$ 1,963 85

<i>Employers' Liability Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	1,046	\$ 3,362,200	\$ 156,323 00
Taken during the year, new.....	1,404	4,336,600	432,973 74
Taken during the year, renewed.....	164	820,000	22,472 30
Total.....	2,614	\$ 8,518,800	\$ 611,769 04
Deduct terminated.....	1,199	3,766,200	437,154 82
Gross in force at end of year.....	1,415	\$ 4,752,600	\$ 174,614 22
Deduct reinsured.....		2,000	106 25
Net in force at Dec. 31, 1912.....	1,415	\$ 4,750,600	\$ 174,507 97

<i>Steam Boiler Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	193	\$ 2,803 000	\$ 31,225 09
Taken during the year, new.....	119	2,053,300	17,262 53
Taken during the year, renewed.....	19	198,500	1,357 02
Total.....	331	\$ 5,054,800	\$ 49,844 64
Deduct terminated.....	121	1,535,100	12,274 27
Gross and net in force at Dec. 31, 1912.....	210	\$ 3,519,700	\$ 37,570 37

<i>Sprinkler Leakage Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	156	\$ 1,226,995	\$ 15,646 70
Taken during the year, new.....	124	1,074,330	9,440 23
Taken during the year, renewed.....	18	120,600	1,193 14
Total.....	298	\$ 2,421,925	\$ 26,280 07
Deduct terminated.....	137	1,075,045	8,913 50
Gross and net in force at Dec. 31, 1912.....	161	\$ 1,346 880	\$ 17,366 57

<i>Plate Glass Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	709		\$ 11,849 72
Taken during the year, new.....	450		11,567 23
Taken during the year, renewed.....	113		1,244 44
Total.....	1,272		\$ 24,661 39
Deduct terminated.....	414		6,857 73
Gross and net in force at Dec. 31, 1912.....	858		\$ 17,803 66

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MARYLAND CASUALTY—*Continued.*RISKS AND PREMIUMS IN CANADA—*Concluded.**Burglary Risks.*

Gross policies in force at date of last statement	105	\$	249,650	\$	2,654 76
Taken during the year, new.....	251		465,825		5,401 67
Taken during the year, renewed.....	9		47,350		304 15
Total.....	365	\$	762,825	\$	8,360 58
Deduct terminated.....	139		322,025		3,255 45
Gross and net in force at Dec. 31, 1912.....	226	\$	440,800	\$	5,105 13

*Guarantee Risks*

Gross policies in force at date of last statement	112	\$	1,348,507	\$	10,393 62
Taken during the year, new.....	197		1,393,228		17,532 61
Taken during the year, renewed.....	36		995,562		4,726 90
Total.....	345	\$	3,737,297	\$	32,653 13
Deduct terminated.....	167		1,496,405		17,292 55
Gross and net in force at Dec. 31, 1912.....	178	\$	2,240,892	\$	15,360 58

Statement of Automobile business included in above figures:—Cash received in 1912 for premiums, \$24,272.99; number of policies written, 433; amount, \$2,165,000; number of policies in force at December 31, 1912, 293; amount in force, \$1,465,000; losses incurred in 1912, \$9,933,24; claims paid, \$10,778,24; unsettled claims resisted, \$362; not resisted, \$393.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for premiums.....	\$ 5,823,736 06
Interest and dividends.....	188,493 80
Rents.....	82,713 58
Gross profit on sale or maturity of bonds.....	1,848 05
Gross increase, by adjustment, in book value of stocks and bonds.....	21,038 75
Total income.....	\$ 6,117,830 24

## EXPENDITURE.

Net amount paid policyholders for losses.....	\$ 2,209,428 25
Investigation and adjustment of claims.....	469,382 73
Cash paid stockholders for interest or dividends.....	180,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance).....	1,512,232 29
Salaries, travelling and all other expenses of agents not paid by commissions.....	204,984 45
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	296,903 84
Medical examiners' fees and salaries.....	3,300 00
Inspections (other than medical and claim).....	141,751 39
Rents.....	62,792 34
State taxes on premiums, Insurance Department licenses and fees.....	104,876 57
Taxes on real estate.....	9,894 96

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MARYLAND CASUALTY—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.  
—*Continued.*EXPENDITURE—*Concluded.*

All other licenses, fees and taxes.....	\$ 15,416 68
Gross loss on sale or maturity of bonds.....	472 50
Gross decrease, by adjustment, in book value of bonds and stocks.....	64,699 97
All other expenditure.....	225,723 54
Total expenditure.....	<u>\$ 5,501,859 51</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,248,827 20
Mortgage loans on real estate, first liens.....	6,000 00
Mortgage loans on real estate, other than first liens.....	19,457 74
Book value of bonds and stocks.....	4,444,026 69
Cash on hand, in trust companies and in banks.....	200,998 92
Agents' balances and bills receivable.....	56,146 55
Reinsured losses due from other companies.....	3,836 84
Premiums in course of collection.....	1,020,616 32
Total ledger assets.....	<u>\$ 6,999,910 26</u>

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 28,511 52
Total.....	<u>\$ 7,028,421 78</u>
Deduct assets not admitted.....	106,069 54
Total admitted assets.....	<u>\$ 6,922,352 24</u>

## LIABILITIES.

Net amount of unpaid claims and expenses of settlement.....	\$ 1,540,021 20
Total unearned premiums.....	2,685,265 11
Commissions, brokerage and other charges due or to become due to agents or brokers.....	259,234 24
State, county or municipal taxes due or accrued.....	99,259 34
Salaries, rents, expenses, &c., due or accrued.....	14,638 22
Reinsurance.....	11,154 85
Total liabilities, except capital.....	<u>\$ 4,609,572 96</u>
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond capital and other liabilities.....	1,312,779 28
Total liabilities.....	<u>\$ 6,922,352 24</u>

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MARYLAND CASUALTY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.—  
*Concluded.*

## EXHIBIT OF PREMIUMS.

	Premiums written or re- newed during the year	Premiums terminated during the year	Net premiums in force at Dec. 31, 1912.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	964,075 97	949,369 48	697,991 02
Health.....	383,409 21	369,066 37	281,461 36
Liability.....	3,582,677 45	3,338,275 36	1,914,671 47
Plate glass.....	368,314 95	371,320 41	309,916 57
Steam boiler.....	364,476 54	298,526 63	601,993 86
Burglary and theft.....	393,271 75	385,761 86	437,302 44
Sprinkler.....	166,451 47	168,449 98	202,120 33
Fly-wheel.....	34,180 84	27,223 95	53,154 51
Auto property damage.....	185,635 28	150,991 94	133,597 57
Workmen's collective.....	98,337 61	97,566 86	15,963 36
Fidelity.....	289,257 18	176,250 36	203,888 53
Surety.....	502,163 08	335,215 16	370,310 52
Physicians' defence.....	50,501 30	45,123 20	41,281 77

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# NATIONAL PROVINCIAL PLATE GLASS INSURANCE COMPANY (LIMITED.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—SPENCER JOHN PORTAL. | Manager—WILFRED GALE.

Principal Office—London, England.

Chief Agent in Canada— | Head Office in Canada—Toronto.  
JOHN HAMILTON EWART.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Acts, 1862 to 1883, as a limited company, June 18, 1885. Dominion license issued April 4, 1907.)

## CAPITAL.

Amount of joint stock capital authorized, £50,000.....	\$	243,333	33
Amount subscribed for and paid up in cash, £20,525.....		99,888	33

## ASSETS IN CANADA.

British consolidated 2½ per cent stock, 1923, or later, in deposit with the Receiver General, par value, \$12,166.67; book value\$		9,140	21
Outstanding premiums.....		1,232	98
Total assets in Canada.....	\$	10,373	19

## LIABILITIES IN CANADA.

Net amount of unadjusted claims.....	\$	700	00
Reserve of unearned premiums, \$8,966.11; carried out at 80 per cent.....		7,172	89
Taxes due and accrued.....		443	78
Total liabilities in Canada.....	\$	8,316	67

## INCOME IN CANADA.

Gross cash received for premiums.....	\$	13,440	99
Deduct return premiums, \$2,755.07; reinsurance, \$546.73.....		3,301	80
Total net cash received for plate glass premiums.....	\$	10,139	19
Total income in Canada.....	\$	10,139	19



SESSIONAL PAPER No. 8

## NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—WILLIAM B. JOYCE. | Secretary—HUBERT J. HEWITT.

Chief Agents in Canada—REED, SHAW &amp; McNAUGHT.

Principal Office—New York. Head Office in Canada—Toronto.

(Incorporated, February 24, 1897. Dominion license issued, November 30, 1910.)

## CAPITAL.

Amount of joint-stock capital authorized, subscribed for, and  
 paid up in cash.....\$ 2,000,000 00

## ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Town of Maisonneuve, 1950, 4½ p.c.....	\$ 54,000 00	\$ 51,840 00

Carried out at market value.....\$ 51,840 00

Cash in Royal Bank of Canada, Toronto, \$3,156.81; Home Bank,  
\$7,315.05.....10,471 86

Interest accrued.....405 00

Total assets in Canada.....\$ 62,716 86

## LIABILITIES IN CANADA.

Total net amount of unsettled, unadjusted claims for guarantee  
losses.....\$ 20,988 67Reserve of unearned premiums, \$32,990.42; carried out at 80 per  
cent.....26,392 34

Taxes due and accrued.....961 59

Total liabilities in Canada.....\$ 48,342 60

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 69,672 22
Deduct reinsurance and return premiums.....	11,111 39

Total net cash received for guarantee premiums.....\$ 58,560 83

Received for interest.....2,526 98

Total income in Canada.....\$ 61,087 81

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## NATIONAL SURETY COMPANY—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	1,325 24	
Amount paid for claims occurring during the year.....	\$	18,222 96	
Deduct amount received for reinsurance.....		3,707 73	
Net amount paid for said claims.....	\$	14,515 23	
Total net amount paid for guarantee claims.....	\$	15,840 47	
Paid for commission or brokerage.....		19,957 12	
Paid for taxes and fees.....		698 08	
Advertising, \$72.75; postage, telegrams, telephones and express, \$65.99; printing and stationery, \$183.43; legal expenses, \$9		331 17	
Total expenditure in Canada.....	\$	36,826 84	

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last state- ment.....	236	\$ 3,305,458 95	\$ 24,170 70
Policies taken during the year—new and renewed.....	692	7,945,257 38	66,074 95
Total.....	928	\$11,250,716 33	\$ 90,245 65
Deduct terminated.....	337	2,771,141 47	29,165 21
Gross and net in force at December 31, 1912.	591	\$ 8,479,574 86	\$ 61,080 44

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for premiums.....	\$ 3,727,725 97
Interest and dividends.....	240,779 11
Agents' balances charged off.....	286 26
Gross profit on sale or maturity of ledger assets.....	91 50
Income received from other sources.....	114,534 52
Total income.....	\$ 4,083,417 36

## DISBURSEMENTS.

Net amount paid policyholders for losses.....	\$ 902,129 68
Investigation and adjustment of claims.....	98,796 93
Cash paid stockholders for interest or dividends.....	209,939 00
Commissions or brokerage.....	794,365 67
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	463,022 97
Salaries, travelling, and all other expenses of agents not paid by commissions.....	160,887 53
Cons. Atty. R.V.P. and Atty's-in-fact fees.....	23,083 46
Inspections (other than medical and claim).....	18,419 62
Rents.....	61,873 78
Taxes on real estate.....	3,609 87
State taxes on premiums, Insurance department licenses and fees.	80,611 19
All other licenses, fees and taxes.....	6,069 24



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NATIONAL SURETY COMPANY—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.—  
*Continued.*DISBURSEMENTS—*Concluded.*

Agents' balances charged off.....	\$ 159 11
Gross loss on sale or maturity of ledger assets.....	5,356 48
All other disbursements.....	270,418 02
Total disbursements.....	<u>\$ 3,098,742 55</u>

## ASSETS.

Book value of real estate.....	\$ 172,843 03
Mortgage loans on real estate.....	11,390 57
Book value of bonds and stocks.....	5,501,200 38
Cash on hand, in transit, in trust companies and in banks.....	790,438 37
Premiums in course of collection.....	1,125,276 39
Bills receivable.....	1,797 67
Other ledger assets.....	330,760 75
Total ledger assets.....	<u>\$ 7,933,707 16</u>

## NON-LEDGER ASSETS.

Interest due and accrued .....	45,005 25
Total .....	<u>\$ 7,978,712 41</u>
Deduct assets not admitted.....	794,524 80
Total admitted assets.....	<u>\$ 7,184,187 61</u>

## LIABILITIES.

Net amount of unpaid claims and expenses of settlement.....	\$ 1,128,138 83
Total unearned premiums.....	2,142,443 81
Commissions, brokerage, and other charges due or accrued.....	125,039 80
Salaries, rents, bills, expenses due or accrued.....	11,228 64
State, county and municipal taxes due or accrued (estimated)....	55,915 89
Dividends declared and unpaid.....	60,126 00
Return premiums, \$7,673.27; reinsurance, \$31,032.64.....	38,705 91
Premiums unadjusted .....	68,474 95
Total liabilities (except capital).....	<u>\$ 3,630,073 83</u>
Capital stock paid up in cash.....	2,000,000 00
Surplus above capital and other liabilities.....	1,554,113 78
Total liabilities.....	<u>\$ 7,184,187 61</u>

3 GEORGE V., A. 1913

NATIONAL SURETY COMPANY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING  
DECEMBER 31, 1912.—*Concluded.*

## RISKS AND PREMIUMS.

	Premiums on policies written or renewed during the year.	Premiums on risks expired and terminated	Premiums on policies in force at end of year
	\$ cts.	\$ cts.	\$ cts.
Fidelity risks.....	1,683,466 09	1,544,073 02	1,249,070 18
Surety risks.....	2,640,201 21	2,296,702 56	2,128,510 62
All other risks.....	741,257 50	661,114 01	622,164 45

SESSIONAL PAPER No. 8

## THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—MAJOR A. WHITE.

Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Head Office in Canada—Montreal. | Chief Agent in Canada—GEO. W. PACAUD.

(Incorporated, March, 1891. Commenced business in Canada, January, 1900.)

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. \$ 200,000 00

## ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Quebec bonds, 1932, 3½ p.c.....	\$ 11,000 00	\$ 9,900 00
City of Toronto bonds, 1929 and 1944, 3½ p.c.....	19,466 67	18,000 00
City of Ottawa bonds, 1915, 4 p.c.....	5,000 00	5,000 00
Total par and market values.....	\$ 35,466 67	\$ 32,900 00

Carried out at market value.....	\$ 32,900 00
Premiums due and uncollected.....	2,913 20
Interest accrued.....	566 50

Total assets in Canada.....\$ 36,379 70

## LIABILITIES IN CANADA.

Plate glass losses, unadjusted .....	\$ 1,592 06
Reserve of unearned premiums, \$22,714.35; carried out at 80 per cent.....	18,171 48
Due and accrued for taxes (estimated).....	500 00
Commission on unpaid premiums.....	843 93
Due and accrued for salaries, rent, advertising, agency and other expenses .....	41 20

Total liabilities in Canada.....\$ 21,148 67

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 28,876 71
Deduct return premiums.....	7,680 12

Net cash received for plate glass premiums.....	\$ 21,196 59
Received for interest on investments.....	1,266 34

Total income in Canada.....\$ 22,462 93

THE NEW YORK PLATE GLASS—*Continued.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$	1,295 10	
Amount paid for claims occurring during the year.....		7,810 48	
Total net amount paid for plate glass claims.....	\$		9,105 58
Commission or brokerage.....			7,355 72
Taxes.....			855 61
All other payments, viz.:—Premium on bond, \$15; exchange, \$1.75; printing and stationery, \$4.58; advertising, \$18.50; legal fees, \$26.94; postage, telegrams, telephone and express, \$50.88; duty, \$17.28.....			134 93
Total expenditure in Canada.....	\$	17,451 84	

## RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	Premiums on risks.
Gross in force at date of last statement.....	\$ 45,784 17
Taken during the year—new and renewed.....	28,558 08
Total.....	\$ 74,342 25
Deduct terminated.....	28,796 48
Gross and net in force at December 31, 1912.....	\$ 45,545 77

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for plate glass premiums.....	\$	623,053 37
Interest and dividends.....		38,687 70
Gross profit on sale or maturity of bonds.....		137 50
Agents' balances previously charged off.....		757 79
Total income.....	\$	662,636 36

## EXPENDITURE.

Net amount paid for plate glass losses.....	\$	265,218 00
Cash paid stockholders for interest or dividends.....		32,000 00
Commission or brokerage.....		216,054 39
Salaries, travelling and all other expenses of agents not paid by commission.....		4,414 35
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....		59,446 93
State taxes on premiums, Insurance Department licenses and fees..		15,423 62
All other licenses, fees and taxes.....		822 46
Rent.....		11,339 96
Agents' balances charged off.....		1,068 13
All other expenditure.....		12,339 78
Total expenditure.....	\$	618,127 62

SESSIONAL PAPER No. 8

THE NEW YORK PLATE GLASS—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.  
—*Concluded.*

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$	1,000	00
Book value of bonds and stocks.....		845,474	65
Cash on hand, in trust companies and in banks.....		48,266	74
Premiums in course of collection.....		144,109	49
Total ledger assets.....	\$	1,038,850	88

## NON-LEDGER ASSETS.

Interest accrued.....	\$	2,576	00
Gross assets.....	\$	1,041,426	88
Deduct assets not admitted.....		58,881	62
Total admitted assets.....	\$	982,545	26

## LIABILITIES.

Total amount of unpaid claims and expenses of settlement.....	\$	14,616	55
Total unearned premiums.....		328,670	33
Dividends due stockholders.....		8,000	00
Commissions, brokerage and other charges due or to become due to agents or brokers.....		45,299	37
State, county and municipal taxes due or accrued, estimated....		4,000	00
Salaries, rents, expenses, bills, accounts, fees, &c., due or accrued.		1,000	00
Total liabilities, except capital.....	\$	401,586	25
Capital paid up in cash.....		200,000	00
Surplus over all liabilities.....		380,959	01
Total liabilities.....	\$	982,545	26

## EXHIBIT OF PREMIUMS.

*For Plate Glass Risks.*

Premiums written or renewed during the year.....	\$	783,763	17
Premiums terminated during the year.....		793,265	52
Net premiums in force at December 31, 1912.....		657,116	02

## OCEAN ACCIDENT AND GUARANTEE CORPORATION. LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—C. ROGER OWEN, Esq. | Secretary and Manager—  
T. M. E. ARMSTRONG.

Principal Office—London, Eng.

Manager in Canada—CHAS. H. NEELY. | Head Office in Canada—Toronto.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada, September 1, 1895.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 4,866,666 67
Amount subscribed for.....	3,024,828 00
Amount paid up in cash.....	<u>838,556 60</u>

## ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General, viz.:

	Par value.	Market value.
Canada stock, 1930-1950, 3½ p.c.....	\$ 4,866 66	\$ 4,671 99
Province of Quebec, 4 p.c., 1928.....	12,166 67	12,288 33
Côte St. Antoine (Westmount) 4 p.c., 1934.....	25,000 00	24,250 00
City of St. Henry, 4 p.c., 1950.....	20,000 00	19,600 00
Province of Ontario stock, 3½ p.c., 1946.....	53,533 34	48,180 00
Province of Quebec stock, 3 p.c., 1937.....	24,333 33	19,953 33
City of Winnipeg debts., 4 p.c., 1936.....	24,333 33	23,603 32
Canadian Northern R'y g'teed bonds, 1930, 4 p.c.....	48,666 67	48,180 00
City of Winnipeg stock, 1940 4 p.c.....	24,333 34	23,724 99
New South Wales stock, 1935, 3 p.c.....	36,500 00	30,659 99
British Consols, 1923 or later, 2½ p.c.....	204,400 00	153,427 75

Total par and market values.....	\$ 478,133 34	\$ 408,539 70
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Carried out at market value.....	\$ 408,539 70
Cash at head and branch offices in Canada.....	650 00
Cash in Bank of Montreal, \$125,319.54; Royal Bank, \$25,000....	150,319 54
Deposit with Underwriters' Association.....	850 00
Advance travelling expenses.....	906 66
Premiums due and uncollected on policies in force, viz.:—	
Accident.....	\$ 37,360 98
Plate glass.....	3,986 19
Sickness.....	5,682 23
Employers' liability.....	86,988 65
Guarantee.....	671 36
Total.....	\$ 134,689 41
Less reserve for commission.....	<u>29,631 00</u>

Net amount of outstanding and deferred premiums.....	105,058 41
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Total assets in Canada.....	<u>\$ 666,324 31</u>
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SESSIONAL PAPER No. 8

OCEAN ACCIDENT AND GUARANTEE—*Continued.*

## LIABILITIES IN CANADA.

## Total amount of unpaid claims:—

Accident, unadjusted (\$800 accrued prior to 1912).....	\$ 14,803 12
Plate glass, unadjusted.....	705 50
Sickness, unadjusted (\$25 accrued prior to 1912).....	3,453 90
Employers' liability, unadjusted (\$23,100 accrued prior to 1912)...	175,283 79
Guarantee claims, unadjusted.....	4,359 90
Special reserve for unknown claims.....	15,000 00
Accident (resisted, in suit).....	800 00

Total net amount of unpaid claims (of which \$23,925 accrued in previous years).....\$ 214,411 21

## Reserve of unearned premiums:—

Accident.....	\$ 105,555 48
Plate glass.....	23,643 15
Sickness.....	16,308 39
Employers' liability.....	135,769 59
Guarantee.....	2,196 11

Total net reserve of unearned premiums, \$283,472.72; carried out at 80 per cent. .... 226,778 17

Due and accrued for salaries, rent, &c..... 423 12

Due and accrued for taxes..... 5,644 19

Total amount of all liabilities in Canada.....\$ 447,256 69

## INCOME IN CANADA.

*Accident risks—*

Gross cash received for premiums.....	\$ 220,292 33
Deduct reinsurance.....	11,363 38
Net cash received for accident premiums.....	\$ 208,928 95

*Sickness risks—*

Gross cash received for premiums.....	\$ 33,774 60
Deduct reinsurance.....	1,907 71
Net cash received for sickness premiums.....	\$ 31,866 89

*Employers' Liability Risks—*

Gross cash received for premiums.....	\$ 467,757 03
Deduct reinsurance.....	372 17
Net cash received for employers' liability premiums.....	\$ 467,384 86

*Guarantee Risks—*

Gross cash received for premiums.....	\$ 4,160 73
Deduct reinsurance.....	310 00
Net cash received for guarantee premiums.....	\$ 3,850 73

*Plate Glass Risks—*

Gross cash received for premiums.....	\$ 21,995 56
Deduct reinsurance.....	28 37
Net cash received for plate glass premiums.....	\$ 21,967 19

Total net cash received for premiums.....\$ 733,998 62

Received for interest..... 2,042 25

Total income in Canada.....\$ 736,040 87

OCEAN ACCIDENT AND GUARANTEE—*Continued.*

## EXPENDITURE IN CANADA.

*Accident Risks—*

Net amount paid for claims occurring in previous years.....	\$	15,947	46
Amount paid for claims occurring during the year.....	\$	56,560	48
Deduct reinsurance.....		3,844	84
Net amount paid for said claims.....	\$	52,715	64
Total net amount paid for accident claims.....	\$	68,663	10

*Sickness Risks—*

Net amount paid for claims occurring in previous years.....	\$	1,901	79
Amount paid for claims occurring during the year.....	\$	6,387	50
Deduct reinsurance.....		13	39
Net amount paid for said claims.....	\$	6,374	11
Total net amount for sickness claims.....	\$	8,275	90

*Employers' Liability Risks—*

Net amount paid for claims occurring in previous years.....	\$	68,553	86
Amount paid for claims occurring during the year.....	\$	123,662	86
Deduct reinsurance.....		215	79
Net amount paid for said claims.....	\$	123,447	10
Total net amount paid for employers' liability claims.....	\$	192,000	96

*Plate Glass Risks—*

Net amount paid for claims occurring in previous years.....	\$	441	53
Amount paid for claims occurring during the year.....		8,354	50
Total net amount paid for plate glass claims.....	\$	8,796	03

*Guarantee Risks—*

Net amount paid for guarantee claims.....	\$	1,140	10
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Total net amount paid for all claims.....	\$	278,876	09
Commission or brokerage.....		204,082	62
Paid for salaries of officials, \$29,158.90; auditors' and directors' fees, \$2,120.44; travelling expenses, \$1,644.70.....		32,924	04
Taxes.....		6,435	41
Miscellaneous payments:—Printing and stationery, \$6,553.63; advertising, \$2,194.55; rent, \$5,421.84; office furniture and fittings, \$1,652.50; general expenses, \$640.33; postage, telephones, telegrams and express, \$3,976.21; legal expenses and medical examiners' fees, \$4,329.90.....		24,768	96
Total expenditure in Canada.....	\$	547,087	12



## SESSIONAL PAPER No. 8

## OCEAN ACCIDENT AND GUARANTEE—Continued.

## RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 25,675,165	\$ 190,592 62
Taken during the year—new.....	10,815,280	99,775 34
Taken during the year—renewed.....	18,999,600	123,080 87
Total.....	\$ 55,490,045	\$ 413,448 83
Deduct terminated.....	26,170,945	190,974 48
Gross in force at end of year.....	\$ 29,319,100	\$ 222,474 35
Deduct reinsured.....	1,846,000	11,363 33
Net in force at December 31, 1912.....	\$ 27,473,100	\$ 211,110 97

<i>Employers' Liability Risks.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 14,657,166	\$ 191,627 57
Taken during the year—new.....	17,339,900	491,682 21
“ “ renewed.....	24,500	197 25
Total.....	\$ 32,021,566	\$ 683,507 03
Deduct terminated.....	13,932,166	411,595 68
Gross in force at end of year.....	\$ 18,089,400	\$ 271,911 35
Deduct reinsurance.....		372 17
Net in force at December 31, 1912.....	\$ 18,089,400	\$ 271,539 18

<i>Sickness Risks.</i>		
Gross in force at date of last statement.....	\$	30,061 36
Taken during the year—new.....		12,811 78
“ “ renewed.....		21,249 72
Total.....	\$	64,122 86
Deduct terminated.....		29,598 36
Gross in force at end of year.....	\$	34,524 50
Deduct reinsured.....		1,907 71
Net in force at December 31, 1912.....	\$	32,616 79

<i>Plate Glass Risks.</i>		
Gross policies in force at date of last statement.....	\$	36,090 47
Taken during the year—new.....		20,464 27
“ “ renewed.....		2,052 01
Total.....	\$	58,606 75
Deduct terminated.....		14,982 76
Gross in force at end of year.....	\$	43,623 99
Deduct reinsured.....		28 37
Net in force at December 31, 1912.....	\$	43,595 62

<i>Guarantee Risks.</i>		
Gross policies in force at date of last statement.....	\$	129,250
Taken during the year—new.....		1,067,400
“ “ renewed.....		104,500
Total.....	\$	1,301,150
Deduct terminated.....		124,000
Gross in force at end of year.....	\$	1,177,150
Deduct reinsured.....		66,000
Net in force at December 31, 1912.....	\$	1,111,150

Total net amount in force.....	\$46,673,650 00
Total premiums thereon.....	563,254 78



SESSIONAL PAPER No. 8

BALANCE SHEET.

£ To Shareholders' Capital:—

AUTHORIZED—

200,000 shares of £5 each.....

£ 1,000,000 0 0

SUBSCRIBED—

12,000 shares of £5 each (fully paid).....£

112,368 shares of £5 each (£1 per share

paid).....

124,368

£ 621,540 0 0

449,292 0 0

Less uncalled capital.....

172,308 0 0

78,583 11 11

39,211 12 3

168 6 11

15,437 10 0

13,777 9 9

To sundry accounts pending.....

To reinsurance and other funds.....

To unclaimed dividends.....

To staff provident fund.....

To capital redemption fund.....

To general insurance fund, viz:—

Provision for claims outstanding.....£

Investment reserve and general con-

tingency fund.....

Proportion of premiums unearned.....

£ 31,698 15 10

727,247 17 9

£ 1,492,546 13 7

300,000 0 0

604,220 17 11

To reserve fund.....

To balance from revenue account.....

2,366,767 11 6

£ 2,686,254 2 4

£

£

s.

d.

84,430 0 0

108,731 11 10

17,063 17 6

62,702 17 4

140,063 0 0

18,000 0 0

113,791 13 10

85,144 2 10

767,174 13 5

256,323 5 1

30,060 0 0

81,092 16 9

283,656 11 6

255,975 12 11

27,625 0 4

222,169 17 8

117,313 11 7

13,777 9 9

£ 2,686,254 2 4

The above investments, less the investment reserve and general contingency fund, are in the aggregate fully of the value stated in the balance sheet.

# THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

Chairman—A H. CAMPBELL.	Principal Office—London, England.
Chief Agents in Canada— ROBT. HAMPSON & SON., (LIMITED)	Head Office in Canada—Montreal.
(Organized, 1859. Incorporated, 1888. Commenced business in Canada, 1898.)	

### CAPITAL.

Amount of capital authorized and subscribed for..£	1,000,000	\$ 4,866,666 67
Amount of capital paid up in cash.....	100,000	486,666 67

### ASSETS IN CANADA.

Bonds in deposit with the Receiver General, viz.:—

	Par value. \$	Market value. \$
Can. Nor. Ont. Ry., 1st mtge stock, 1961, 3½ p.c.	132,860	116,916 80
Carried out at market value.....		\$ 116,916 80
Total assets in Canada.....		\$ 116,916 80

### LIABILITIES IN CANADA.

Net amount of unadjusted inland transportation claims.....	\$ 575 00
Total liabilities in Canada.....	\$ 575 00

### INCOME IN CANADA.

Net cash received for inland transportation premiums.....	\$ 14,343 55
---	--------------

### EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year.....	\$ 505 00
Deduct salvages and reinsurances.....	494 60
Net amount paid for inland transportation claims.....	\$ 10 40
Paid for commission or brokerage.....	1,935 64
Paid for taxes.....	35 47
All other expenditure: printing and stationery, \$41; postage, telegram, telephones and express, \$9.50..	50 50
Total expenditure in Canada.....	\$ 2,032 01

SESSIONAL PAPER No. 8

THE OCEAN MARINE—*Continued.*

## RISKS AND PREMIUMS IN CANADA.

<i>Inland Transportation Risks.</i>	Amount.	Premiums.
Policies taken during the year.....	\$ 68,080,869	\$ 14,343 55
Deduct terminated.....	68,080,869	14,343 55

## THE OCEAN MARINE—Concluded.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## REVENUE ACCOUNT.

	£	s.	d.
Balance from 1911 underwriting account.....	133,523	0	6
Net claims under policies, and returns, for 1911 paid in 1912.....		55,922	10 3
Transferred to underwriting reserve for balance of 1911 claims.....		24,075	0 0
Profit on 1911 underwriting account carried to profit and loss.....		53,325	10 3
	£ 133,523	0	6
Net premiums for 1912.....	£ 256,144	5	5
Net claims under policies for 1912.....	£ 124,617	0	6
Directors' remuneration.....	£ 3,183	13	11
Office salaries.....	8,325	0	0
General office charges.....	4,013	4	10
Subscriptions to Lloyd's registers, etc.....	612	18	0
Rates, taxes, etc.....	1,337	6	7
Rent of Company's office.....	1,300	0	0
Balance of 1912 underwriting account carried forward.....	19,172	3	4
	112,355	1	7
	£ 256,144	5	5

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Balance brought forward.....	37,831	18	3
Profit on 1911 underwriting account.....	53,325	10	3
Interest and rent received and accrued.....	23,339	1	2
	£ 114,896	10	2
Dividends declared on account of 1912, less tax.....	£ 19,775	0	0
Income tax.....	770	3	6
Depreciation in value of securities.....	11,122	5	11
Balance carried to balance sheet.....	83,229	0	9
	£ 114,896	10	2

## SESSIONAL PAPER No. 8

## BALANCE SHEET.

LIABILITIES.		ASSETS.		
	£	s.	d.	£
Capital—40,000 shares of £25, paid up £2 : 10s. per share (now vested in the North British and Mercantile Insurance Company).....				37,877 0 0
Marine fund:—				19,476 0 0
Reserve.....	£ 400,000 0 0			63,169 7 6
Profit and loss.....	83,229 0 9			52,291 12 6
Underwriting reserve.....				94,979 10 6
Balance of underwriting account 1912.....				31,970 0 0
Sundry creditors.....				11,812 10 0
Bills payable.....				191,939 11 10
				4,878 9 3
				17,842 19 0
				90,000 0 0
				43,975 15 5
				40,200 14 7
				7,096 2 9
				339 9 4
				37,857 12 0
				30,122 12 6
				£ 775,829 7 2

## THE PROTECTIVE ASSOCIATION OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—J. T. FARISH.

Secretary and Manager—  
E. E. GLEASON.

Principal Office—Granby, P.Q.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion  
license issued June 18, 1907.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	\$	50,000 00
Amount paid up in cash.....		20,000 00

*(For List of Shareholders, see Appendix.)*

## LEDGER ASSETS.

## On deposit with Receiver General:—

	Par value.	Book value.	Market value.
Village of Granby debentures, 1936, 4 p.c.....	\$ 16,000	\$ 16,000	\$ 14,192
City of Port Arthur, 1925, 5 p.c.....	2,000	1,960	1,960
Total par, book and market values...	\$ 18,000	\$ 17,960	\$ 16,152

Carried out at book value.....\$ 17,960 00

Cash at head office.....1,052 16

## Cash in banks, viz.:—

Canadian Bank of Commerce, Granby, Que.....	\$ 24,866 75
Bank of Ottawa, Granby, Que.....	5,117 88

Total cash in banks ..... 29,984 63

Total ledger assets.....\$ 48,996 79

Market value of debentures under book value.....1,808 00

\$ 47,188 79

## OTHER ASSETS.

Office furniture.....843 07

Interest accrued.....131 66

Net amount of outstanding premiums.....3,730 24

Total assets.....\$ 51,893 76



## SESSIONAL PAPER No. 8

THE PROTECTIVE ASSOCIATION—*Continued.*

## LIABILITIES.

Outstanding accident claims, unadjusted.....	\$ 5,304 85	
Outstanding sickness claims, unadjusted.....	4,482 15	
Total net amount of unpaid claims.....		\$ 9,787 00
Reserve of unearned premiums, \$28,620; carried out at 80 per cent.		22,896 00
Due and accrued for salaries, rent, &c.....		921 72
Taxes due and accrued.....		207 13
Total liabilities.....	\$	33,811 85

## INCOME.

Gross cash received for accident and sickness premiums.....	\$ 116,752 76	
Deduct return premiums.....	294 75	
Total net cash received for premiums.....	\$	116,458 01
Received for interest.....		857 88
Total income.....	\$	117,315 89

## EXPENDITURE.

<i>Accident Risks</i>		
Net amount paid for claims occurring in previous years.....	\$ 3,789 43	
Amount paid for claims occurring during the year.....	26,090 79	
Total amount paid for accident claims.....	\$	29,880 22
<i>Sickness Risks</i>		
Net amount paid for claims occurring in previous years.....	\$ 3,940 93	
Amount paid for claims occurring during the year.....	26,419 33	
Total amount paid for sickness claims.....	\$	30,360 26
Total net amount paid for all claims.....	\$	60,240 48
Commission or brokerage.....		19,486 65
Paid for:—Salaries of officials, \$9,617.07; do., of agents, \$5,333.34; auditors' fees, \$88.95; travelling expenses, \$4,000.....		19,039 36
Taxes.....		662 63
Miscellaneous payments, viz.:—Office furniture and fixtures, \$278.87; postage, telegrams, telephone and express, \$1,148; printing and stationery, \$1,341.89; advertising, \$175.20; rent, \$355.71; sundries, \$501.45; medical, \$2,323.15 .....		6,124 27
Total expenditure.....	\$	105,553 39

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, Dec. 31, 1911.....	\$ 37,234 29	
Amount of cash income as above.....	117,315 89	
Total.....	\$	154,550 18
Expenditure as above.....		105,553 39
Balance, net ledger assets, at Dec. 31, 1912.....	\$	48,996 79

THE PROTECTIVE ASSOCIATION—*Concluded.*

## RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Premiums.
Gross policies in force at date of last statement.....	7,485	\$ 89,820 00
Policies taken during the year, new.....	3,965	47,580 00
Policies taken during the year, renewed.....	5,950	71,400 00
	<hr/>	<hr/>
Total.....	17,400	\$ 208,800 00
Deduct terminated.....	7,485	89,820 00
	<hr/>	<hr/>
Gross and net in force December 31, 1912.....	9,915	\$ 118,980 00
	<hr/>	<hr/>

SESSIONAL PAPER No. 8

## RAILWAY PASSENGERS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—  
HON. CHAS. NAPIER LAWRENCE.  
Secretary—ARTHUR WORLEY.

Chief Agent in Canada—  
FRANK H. RUSSELL.  
Principal Office—  
64 Cornhill, London, E.C., Eng.

Head Office in Canada—Toronto.

(Organized, March, 1849. Licensed to do business in Canada, November 27, 1902.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for..... £1,000 000 stg.  
Amount paid up in cash..... 200,000 “

## ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
India 3 p. c. stock (1894), 1948.....	\$ 79,599 75	\$ 61,689 81
East India Ry. Deb. Stock (1899), 1929, 3 p.c.....	45,454 67	35,454 65
British Consols, 1923 or later, 2½ p.c.....	12,166 66	9,140 20
Total par and market values.....	\$ 137,221 08	\$ 106,284 66

Carried out at market value..... \$ 106,284 66  
Cash at head office in Canada..... 2,477 32  
Deposit with Underwriters' Assn..... 617 29  
Office furniture..... 1,100 00

Gross amount of outstanding premiums viz.:—

Accident.....	\$ 9,897 00
Guarantee.....	1,283 52
Employers' liability.....	16,418 44
Sickness.....	2,474 25
Plate glass.....	94 84
Motor car.....	385 50

Total outstanding premiums (\$30,553.55; less estimated commission  
\$7,347.83)..... 23,205 72

Total assets in Canada..... \$ 133,684 99

## LIABILITIES IN CANADA.

Net amount of outstanding claims viz.:—

Accident, unadjusted.....	\$ 3,300 00
Accident, resisted, in suit.....	2,000 00
Guarantee, unadjusted.....	3,200 00
Plate glass, adjusted and unpaid.....	9 47
Plate glass, unadjusted.....	152 62
Sickness, unadjusted.....	1,300 00
Employers' liability, adjusted and unpaid.....	2,823 03
Employers' liability, unadjusted.....	11,267 00
Motor car, unadjusted.....	2,675 00
Motor car, resisted, in suit.....	1,099 00

Total..... \$ 27,732 17

3 GEORGE V., A. 1913

RAILWAY PASSENGERS—*Continued.*LIABILITIES.—*Concluded.*

Reserve of unearned premiums, viz.:—

On accident business.....	\$ 33,426 25	
On guarantee business.....	5,484 87	
On sickness business.....	8,401 87	
On Employers' liability business.....	33,220 91	
On plate glass business.....	507 27	
On Motor car business.....	2,689 92	
Total, \$83,731.09; carried out at 80 per cent.....	\$ 66,984 87	
Taxes due and accrued.....	1,200 00	
Borrowed money (bank overdraft).....	1,593 79	
Total liabilities in Canada.....	\$ 97,510 83	

## INCOME IN CANADA.

<i>Guarantee Risks.</i>		
Gross cash received for premiums.....	\$ 12,184 01	
Deduct reinsurance, \$1,137.50; return premiums, \$833.41.....	1,970 91	
Net cash received for guarantee premiums.....	\$ 10,213 10	
<i>Accident Risks.</i>		
Gross cash received for premiums.....	\$ 64,456 26	
Deduct reinsurance, \$362.50; return premiums, \$1,283.00.....	1,643 50	
Net cash received for accident premiums.....	\$ 62,810 76	
<i>Employers' Liability Risks.</i>		
Gross cash received for premiums.....	\$ 70,914 02	
Deduct return premiums.....	3,839 53	
Net cash received for employers' liability premiums.....	\$ 67,074 49	
<i>Sickness Risks.</i>		
Gross cash received for premiums.....	\$ 16,114 06	
Deduct return premiums.....	411 37	
Net cash received for sickness premiums.....	\$ 15,702 69	
<i>Plate Glass Risks.</i>		
Gross cash received for premiums.....	\$ 850 85	
Deduct return premiums.....	20 88	
Net cash received for plate glass premiums.....	\$ 829 97	
<i>Motor Car Risks.</i>		
Gross cash received for premiums.....	\$ 6,253 10	
Deduct return premiums.....	743 52	
Net cash received for motor car premiums.....	\$ 5,509 58	
Total net cash received for premiums.....	\$ 162,140 59	
Total income in Canada.....	\$ 162,140 59	

## EXPENDITURE IN CANADA.

<i>Accident Risks</i>		
Net amount paid for claims occurring in previous years.....	\$ 4,417 48	
Amount paid for claims occurring during the year.....	16,509 90	
Total net amount paid for accident claims.....	\$ 20,927 38	
<i>Employers' Liability Risks.</i>		
Net amount paid for claims occurring in previous years.....	\$ 10,469 76	
Amount paid for claims occurring during the year.....	13,433 79	
Total net amount paid for employers' liability claims.....	\$ 23,903 55	

## SESSIONAL PAPER No. 8

## RAILWAY PASSENGERS—Continued.

## EXPENDITURE—Concluded.

*Sickness Risks.*

Net amount paid for claims occurring in previous years.....	\$	2,091 39
Amount paid for claims occurring during the year.....		6,491 58
Total net amount paid for sickness claims.....	\$	8,582 97

*Guarantee Risks.*

Net amount paid for claims occurring in previous years.....	\$	5 00
Amount paid for claims occurring during the year.....		111 75
Total net amount paid for guarantee claims.....	\$	116 75

Total net amount paid for motor car claims occurring during the year..	\$	504 10
Total net amount paid for plate glass claims occurring during the year..		84 27

Total net amount paid for all claims.....	\$	54,119 02
Paid for commission or brokerage.....		39,992 65

Paid for salaries of officials, \$14,004.30; travelling expenses, \$1,893.15; London and Winnipeg branches, \$1,360.20; association fees, \$243.61; adjustment fees, \$603.20.....		18,104 46
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Paid for taxes.....		1,870 68
---------------------	--	----------

All other expenditure, viz.:—Advertising, \$1,716.60; rent, \$1,739.26; printing and stationery, \$3,738.08; postage, express, telegrams and telephone, \$1,649.41; medical fees, \$206.00; office furniture and fixtures, \$291.97; legal expenses, \$104.50; bank exchange, \$129.39; sundries, \$115.24.....		9,690 45
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Total expenditure in Canada.....	\$	123,777 26
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## RISKS AND PREMIUMS IN CANADA.

*Accident Risks.*

	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of year..	3,442	\$ 8,228,550	\$ 58,207 42
Policies taken during the year—new.....	1,452	3,692,900	27,095 59
Policies taken during the year—renewed....	2,501	5,999,200	41,605 01
Total.....	7,395	\$ 17,920,650	\$ 126,908 02
Deduct terminated.....	3,555	8,518,300	59,693 02
Gross in force at end of year.....	3,840	\$ 9,402,350	\$ 67,215 00
Deduct reinsured.....		65,000	362 50
Net in force at December 31, 1912.....	3,840	\$ 9,337,350	\$ 66,852 50

*Employers' Liability Risks.*

Gross policies in force at beginning of year..	194	\$ 1,940,000	\$ 42,976 94
Policies taken during the year—new.....	206	2,060,000	43,315 40
Policies taken during the year—renewed ...	124	1,233,000	26,137 80
Total.....	524	\$ 5,233,000	\$ 112,430 14
Deduct terminated.....	221	2,210,000	46,019 80
Gross and net in force at December 31, 1912	303	\$ 3,023,000	\$ 66,410 34

*Guarantee Risks.*

Gross policies in force at beginning of year..	372	\$ 2,263,863	\$ 9,411 91
Policies taken during the year—new.....	238	2,255,000	8,361 75
Policies taken during the year—renewed....	247	1,240,983	4,618 79
Total.....	857	\$ 5,759,846	\$ 22,392 45
Deduct terminated.....	398	2,504,213	10,285 20
Gross in force at December 31, 1912.....	459	\$ 3,255,633	\$ 12,107 25
Deduct reinsured.....		455,000	1,137 50
Net in force at December 31, 1912.....	459	\$ 2,800,633	\$ 10,969 75

RAILWAY PASSENGERS—*Continued.*RISKS AND PREMIUMS IN CANADA—*Concluded.**Sickness Risks (No. and Amount, combined with Accident).*

	Premiums.
Gross policies in force at beginning of year.....	\$ 14,551 87
Taken during the year—new.....	6,773 90
“ “ renewed.....	10,401 25
Total.....	\$ 31,727 02
Deduct terminated.....	14,923 27
Gross and net in force at December 31, 1912 .....	\$ 16,803 75

*Plate Glass Risks.*

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	7	.....	\$ 103 12
Taken during the year, new.....	46	.....	881 15
Taken during the year, renewed.....	2	.....	26 69
Total.....	55	.....	\$ 1,010 96
Deduct terminated.....	5	.....	74 50
Gross and net in force at December 31, 1912.....	50	.....	\$ 936 46

*Motor Car Risks.*

Taken during the year—new.....	93	.....	\$ 5,379 85
Gross and net in force at December 31, 1912.....	93	.....	\$ 5,379 85

Total number of policies in force at date..... 4,745

Total net amount in force..... \$15,160,983 00

Total net premiums thereon..... 167,352 65

## SESSIONAL PAPER No. 8

## RAILWAY PASSENGERS—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## EMPLOYERS' LIABILITY REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
<b>Amount of Employers' Liability Insurance Fund at the beginning of year:—</b>						
Reserve for unexpired risks.....	51,356	0	0			
Estimated liability in respect of outstanding claims.....	93,845	0	0			
Reserve for contingencies. £ 7,000 0 0						
Less transfer to profit and loss account.....	5,000	0	0			
	<u>2,000</u>	<u>0</u>	<u>0</u>			
<b>Premiums.....</b>				147,201	0	0
<b>Interest and dividends.....</b>				134,193	7	5
Less income tax thereon.....				<u>5,775</u>	<u>6</u>	<u>4</u>
				336	17	10
				<u>5,438</u>	<u>8</u>	<u>6</u>
				<u>£</u>	<u>276,832</u>	<u>15 11</u>

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account.....	78,883	3	3			
Add transfer from Employers' liability account.....	5,000	0	0			
Balance of accident revenue account at 31st December, 1912.....	31,668	9	6			
Balance of Employers' liability revenue account at 31st December, 1912.....	14,191	15	4			
Balance of general revenue account at 31st December, 1912.....	10,553	7	8			
Interest and dividends not carried to other accounts.....	10,616	1	6			
Less income tax thereon.....	551	13	11			
				56,413	12	6
				10,064	2	7
				£	150,360	18 4
				£	150,360	18 4

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## RAILWAY PASSENGERS—Concluded.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Concluded.

## BALANCE SHEET.

LIABILITIES.		£	s.	d.	ASSETS.		£	s.	d.
Shareholders' capital—					Mortgages on property in the United Kingdom—		17,850	0	0
100,000 shares of £10 each, paid up £2 per share (now vested in the North British and Mercantile Insurance Company).....		101,177	0	0	Investments—		42,982	17	0
Accident Insurance fund.....		114,198	0	0	British Government securities—		9,314	8	2
Employers' liability Insurance fund.....		45,530	0	0	Municipal and county securities in the United Kingdom.....		30,301	6	1
General Insurance fund.....					Indian and Colonial Govt. securities.....		9,725	17	10
Profit and loss account.....					Indian and Colonial Municipal securities.....		46,601	10	11
Other sums owing by the Company—		3,584	5	9	Foreign Government securities.....		74,159	1	3
Due to other companies.....		6,821	7	11	Foreign Municipal securities.....		19,444	7	3
Sundry creditors.....		3,211	10	10	Guaranteed and other Indian railway stock.....				
Unclaimed dividends, &c.....					Railway and other debentures and debenture stock (Home and Foreign).....		218,873	0	2
					Railway and other preference and guaranteed stock.....		19,180	3	9
					Railway ordinary stock (Foreign).....		6,117	1	8
					Ground rents.....		7,515	9	3
					Leasehold premises partly used as offices and partly let.....		39,768	1	8
							541,833	5	0

NOTE.—The values of the Stock Exchange securities are inserted at or under cost price. Part of the above assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.

Agents' balances.....	46,067	17	1
Outstanding premiums.....	2,447	14	7
Interest accrued.....	6,122	13	1
Cash—			
On deposit.....	3,000	0	0
In hand and on current account.....	12,182	3	2
Due from sundry debtors.....	900	17	1

70,721 5 0  
£ 612,554 10 0

£ 612,554 10 0



SESSIONAL PAPER No. 8

# THE STERLING ACCIDENT AND GUARANTEE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—ROBERT THOMPSON.  
Managers—Wm. THOMSON & Co.

Vice-President and Chief Agent—  
ALBERT STARKEY.  
Secretary Treasurer—  
PERCY W. THOMSON.

Principal Office—Montreal.

(Incorporated July 7, 1900, by Act of Parliament of Canada, 63-64 Vic., cap. 87; under the name of the Accident and Guarantee Company of Canada, amended in 1907 by 6-7 Edward VII., cap. 135, and name changed to The Sterling Accident and Guarantee Company of Canada. Commenced business in Canada, May 15, 1902.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	169,200 00
Amount paid up in cash.....	50,830 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Stocks and bonds deposited with the Receiver General, viz.:—

	Par value.	Book and Market value.
City of Vancouver bonds, 1939, 3½ p.c.....	\$ 15,000 00	\$ 13,875 00
Province of Quebec, 3 p.c. stock, 1937.....	24,333 33	21,869 58
Total par, book and market values....	\$ 39,333 33	\$ 35,744 58
Carried out at book and market value.....		\$ 35,744 58

Other bonds, &amp;c., owned by the company, viz.:—

	Par value.	Book and Market value.
London Electric Co., Ltd.....	\$ 3,000 00	\$ 2,910 00
Canadian Cereal Co., Ltd.....	1,000 00	1,000 00
Buena Vista Realty Bond.....	1,000 00	985 00
Total par, book and market values....	\$ 5,000 00	\$ 4,895 00
Carried out at book and market value.....		4,895 00

†This company has reinsured all its risks with the Dominion Gresham Guarantee and Casualty Co. of London and has given notice that it will apply for the release of its deposit on or about July 7, 1913.

3 GEORGE V., A. 1913

THE STERLING ACCIDENT AND GUARANTEE—*Continued.*

ASSETS—*Concluded.*

Stocks owned by the Company:—

	Par value.	Book and Market value.
Steamship 'Sellasia' Co., Limited.	\$ 500 00	\$ 250 09
Carried out at book and market value.....	\$	250 00
Cash at Head Office.....		77 05
Cash in Royal Bank.....		4,713 11
Total ledger assets, \$45,679·74 (less \$5,092·92 writ- ten off bonds).....	\$	40,586 82

## OTHER ASSETS.

Interest accrued.....		389 60
Office furniture.....		100 00
Gross premiums due and uncollected on policies in force, viz.:—		
Accident.....	\$ 5,169 22	
Sickness.....	1,597 50	
		<hr/>
Total net amount of outstanding premiums, \$6,766.72; less		
\$2,412.50 commissions.....		4,354 22
Claims recoverable on account of reinsurance.....		507 11
		<hr/>
Total assets.....	\$	45,937 75

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of outstanding claims:—

Accident, adjusted and unpaid.....	\$	5,840 00
Sickness, ".....		2,710 00
Employers' liability. ".....		1,950 00
Total net amount of unpaid claims.....	\$	10,500 00
Reserve of unearned premiums, due the Dominion Gresham Guarantee and Casualty Company.....		10,303 68
Due on account of reinsurance premiums.....		384 63
Salaries, rents, taxes, etc., due and accrued.....		4,500 00
Total liabilities in Canada (excluding capital stock)...	\$	25,688 31
Excess of assets over liabilities.....	\$	20,249 44
Capital stock paid up in cash.....		50,830 00

SESSIONAL PAPER No. 8

THE STERLING ACCIDENT AND GUARANTEE—*Concluded.*

## INCOME.

Total net cash received for premiums.....	\$	37,087 00
Received for interest on investments.....		1,647 90
Received for premiums on capital stock.....		4,227 50
Total.....	\$	42,962 40
Received for calls on capital.....		16,680 00
Total income.....	\$	59,642 40

## EXPENDITURE.

Total net amount paid for all claims in all countries.....	\$	18,754 82
Commission or brokerage.....		11,554 79
Paid for salaries of officials, \$16,018.22; auditors' fees, \$150; travelling expenses, \$1,589.06; directors' fees, \$2,500; fees of officials, \$8,941.56.....		29,198 84
Taxes.....		929 21
Miscellaneous payments, viz.:—Postage, telegrams, telephones, express, &c., \$1,962.03; rent, \$946.31; advertising, \$220.10; printing and stationery, \$446.29; legal fees, \$25.95; bad debts, \$461.18; total, \$4,061.86; less furniture sold, \$57.17..		4,004 69
Total expenditure.....	\$	64,442 35

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1911.....	\$	50,479 69
Income as above.....		59,642 40
Total.....	\$	110,122 09
Expenditure as above.....	\$	64,442 35
Amount written off securities.....		5,092 92
Total.....	\$	69,535 27
Balance, net ledger assets, December 31, 1912.....	\$	40,586 82

## THE TITLE AND TRUST COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—E. F. B. JOHNSTON, K.C.

Manager and Chief Agent—  
JOHN J. GIBSON.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 4-5 Edward VII, cap.  
162, July 20, 1905. Dominion license issued, July 19, 1907.)

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	273,000 00
Amount paid up in cash.....	112,550 00

(For List of Shareholders, see Appendix.)

### LEDGER ASSETS.

Amount secured by way of loans on real estate by bond or mortgage, first liens.....	\$ 16,744 40
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Amount of loans secured by stocks.....	9,651 50
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	Par value.	Market value.	Amount loaned thereon
20 shares Provident Land Co. stock..\$	2,000 00	\$ 6,000 00	\$ 2,100 00
75 " Pacific Burt-Ltd., Com. stock.....	7,500 00	3,000 00	1,501 50
56 " Brazilian Traction stock.....	5,600 00	5,600 00	4,400 00
7 " Imperial Bank stock.....	700 00	1,540 00	1,400 00
5 " Duluth Superior stock.....	250 00	350 00	250 00
	<u>\$ 16,050 00</u>	<u>\$ 16,490 00</u>	<u>\$ 9,651 50</u>

Bonds and debentures owned, viz.:

	Par value.	Book value.	Market value.
Port Arthur, 1927, 5 p.c.....\$	1,500 00	\$ 1,600 19	\$ 1,500 00
Gananoque, 1933, 4 p.c.....	5,000 00	4,832 08	4,221 00
Fort William, 1927, 5 p.c.....	6,000 00	5,973 60	6,000 00
*City of Lethbridge, 1928, 5 p.c.....	55,000 00	57,313 79	55,000 00
*City of Fernie, B.C., 1939, 5 p.c.....	10,000 00	10,000 00	9,644 00
*City of Moose Jaw, 1949, 4½ p.c.....	6,900 00	6,000 00	5,496 60
*Municipality of Point Grey, B.C., 1959, 5 p.c.....	6,000 00	6,338 82	6,000 00
	<u>\$ 89,500 00</u>	<u>\$ 92,058 48</u>	<u>\$ 87,861 60</u>

Carried out at book value.....	92,058 48
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\*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque and Fort William debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company.

SESSIONAL PAPER No. 8

THE TITLE AND TRUST COMPANY—*Continued.*LEDGER ASSETS—*Concluded.*

Stocks owned, viz.:—

	Par value.	Book value.	Market value.
25 shares Provident Land Co.....	\$ 2,500 00	\$ 5,250 00	\$ 6,250 00
20 " Brazilian Traction.....	2,000 00	1,801 25	2,000 00
8 " Imperial Bank.....	800 00	1,769 00	1,784 00
8 " Royal Bank.....	800 00	1,794 00	1,808 00
8 " Dominion Bank.....	800 00	1,897 00	1,920 00
	<u>\$ 6,900 00</u>	<u>\$ 12,511 25</u>	<u>\$ 13,762 00</u>

Carried out at book value.....	\$ 12,511 25
Cash at head office.....	274 97
Cash in Royal Bank.....	7,599 18
Investment in Real Estate Syndicate.....	5,000 00

Total ledger assets.....	\$ 143,839 78
Market value of bonds and debentures under book value.....	2,946 13

\$ 140,893 65

## OTHER ASSETS.

Interest accrued.....	\$ 1,637 26
Auto.....	1,500 00
Office furniture.....	2,070 16
Accounts receivable.....	2,639 49

Total assets.....	\$ 148,740 56
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## LIABILITIES.

Cash dividends due to stockholders and unpaid.....	\$ 3,375 77
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Total liabilities.....	\$ 3,375 77
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Excess of assets over liabilities.....	\$ 145,364 79
Capital stock paid up.....	112,550 00

Surplus over liabilities and paid up capital.....	\$ 32,814 79
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## INCOME.

Net cash received for premiums.....	\$ 561 47
Received for interest on investments.....	6,502 20

Total.....	\$ 7,063 67
Total net income from trust business.....	31,620 45

Total.....	\$ 38,684 12
Received for calls on capital.....	300 00
Received for increased capital.....	4,050 00

Total income.....	\$ 43,034 12
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THE TITLE AND TRUST COMPANY—*Concluded.*

## EXPENDITURE.

Paid for salaries of officials, \$14,179.88; directors' fees, \$1,487.20; auditors' fees, \$163; travelling expenses, \$3.85.....	\$	15,833 93
Taxes.....		248 41
Miscellaneous payments, viz:—General expenses, \$699.61; printing and stationery, \$494.04; postage, telephone, telegrams and express, \$428.59; advertising, \$586.31; furniture and fixtures, \$611; rent, \$2,519.18.....		5,338 73
Total expenses (Title Insurance \$1,071.05; Trust business \$20,350.02).....	\$	21,421 07
Dividends paid during the year at 5½ per cent.....		8,202 15
Total expenditure.....	\$	29,623 22

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1911.....	\$	128,428 88
Amount of cash income as above.....		43,034 12
Provident Land Co. Stock written up.....		2,000 00
Total.....	\$	173,463 00
Amount of expenditure as above.....		29,623 22
Balance, net ledger assets at December 31, 1912.....	\$	143,839 78

## RISKS AND PREMIUMS.

<i>Title Risks.</i>	No.	Amount.	Premiums.
Taken during the year—new.....	39	\$ 88,660 75	\$ 561 47
Terminated during the year.....	53	66,929 17	.....

SESSIONAL PAPER No. 8

## THE TRAVELERS INDEMNITY COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—S. C. Dunham.

Secretary—L. F. Butler.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal | Chief Agent in Canada—F. F. Parkins.  
 (Incorporated March 25, 1903. Dominion license issued April 29, 1913).

## CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. \$ 1,000,000 00

## ASSETS IN CANADA.

Bonds on deposit with Receiver General viz:—

	Par Value.	Market Value.
City of Toronto debts., 1948, 4 p.c.....	\$ 109,500 00	\$ 105,120 00

Carried out at market value. .... \$ 105,120 00

Interest accrued. .... 2,190 00

Gross premiums due and uncollected on Canadian policies in force, viz:—

Sickness.....	\$ 4,959 70
Automobile.....	4,321 22
Steam boiler.....	1,106 00

Net amount of outstanding premiums, \$10,386.92; less commission,  
 \$2,411.15. .... 7,975 77

Total assets in Canada. .... \$ 115,285 77

## LIABILITIES IN CANADA.

Amount of unsettled claims, viz:—

Sickness.....	\$ 673 75
Automobile.....	6,744 48

Total net amount of unsettled claims. .... \$ 7,418 23

Reserve of unearned premiums—

Sickness.....	\$ 13,511 90
Automobile.....	15,556 43
Steam boiler.....	1,714 45

Total net reserve, \$30,782.78; carried out at 80 per cent. .... 24,626 22

Due and accrued for salaries, rents, &amp;c. .... 169 47

Taxes due and accrued. .... 531 32

Total liabilities in Canada. .... \$ 32,745 24

3 GEORGE V., A. 1913

THE TRAVELERS INDEMNITY—*Continued.*

## INCOME IN CANADA.

*For Automobile Risks.*

Gross cash received for premiums.....	\$ 36,140 99
Deduct return premiums.....	6,759 83
Net cash received for said premiums.....	<u>\$ 29,381 16</u>

*For Sickness Risks.*

Gross cash received for premiums.....	\$ 23,227 12
Deduct return premiums.....	347 28
Net cash received for said premiums.....	<u>\$ 22,879 84</u>

*For Steam Boiler Risks.*

Net cash received for steam boiler premiums.....	<u>\$ 951 35</u>
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Total net cash received for all premiums.....	\$ 53,212 35
Received for interest on investments.....	2,190 00
Total income in Canada.....	<u>\$ 55,402 35</u>

## EXPENDITURE IN CANADA.

Net amount paid for automobile claims occurring during the year.....	\$ 2,395 57
Net amount paid for sickness claims occurring during the year.....	<u>1,122 05</u>

Total net amount paid for all claims.....	\$ 3,517 62
Commission or brokerage.....	11,893 15
Salaries of officials.....	653 05
Taxes.....	1,747 20
Miscellaneous payments, viz:—Medical examiners' fees, \$40; telegrams, telephone and express, \$202.11; rent, \$457.10; exchange, \$14.74; postage, \$113.70.....	<u>827 65</u>
Total expenditure in Canada.....	<u>\$ 18,638 67</u>

## RISKS AND PREMIUMS IN CANADA.

<i>Sickness Risks.</i>	No.	Amount	Premiums thereon
Gross policies taken during the year, new....	1,787		\$ 28,186 82
Deduct terminated.....	160		<u>1,163 01</u>
Gross and net in force at December 31, 1912	<u>1,627</u>		<u>\$ 27,023 81</u>
<i>Automobile Risks.</i>			
Gross policies taken during the year—new..	744	\$ 7,440,000	\$ 40,462 21
Deduct terminated.....	155	1,550,000	<u>9,349 35</u>
Gross and net in force at December 31, 1912	<u>589</u>	<u>\$ 5,890,000</u>	<u>\$ 31,112 86</u>
<i>Steam boiler Risks.</i>			
Gross policies taken during the year—new..	24	\$ 395,000	\$ 2,057 35
Gross and net in force at December 31, 1912	<u>24</u>	<u>\$ 395,000</u>	<u>\$ 2,057 35</u>

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1912.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 525,930 00
Loans secured by pledge of bonds, stocks or other collateral.....	53,475 00
Book value of bonds and stocks.....	1,356,760 37
Cash on hand, in trust companies and in banks.....	81,197 02
Premiums in course of collection.....	<u>108,483 78</u>
Total ledger assets.....	<u>\$ 2,125,846 17</u>



SESSIONAL PAPER No. 8

THE TRAVELERS INDEMNITY—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—*Continued.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 26,871 82
Market value of stocks over book value.....	212 03
Gross assets.....	\$ 2,152,930 62
Deduct assets not admitted.....	16,690 56
Total admitted assets.....	<u>\$ 2,136,240 06</u>

## LIABILITIES.

Unpaid losses and claims and expenses of settlement.....	\$ 144,907 87
Unearned premiums.....	513,374 02
Commissions, brokerage and other charges due or to become due to agents or brokers.....	20,641 74
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued	1,747 20
State, county and municipal taxes due or accrued (estimated)....	20,234 90
Advance premiums.....	6 00
Reserve, claims incurred on or before Dec. 31, 1912.....	4,475 89
Total liabilities except capital stock.....	\$ 705,387 62
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	430,852 44
Total liabilities.....	<u>\$ 2,136,240 06</u>

## INCOME.

Total net cash received for premiums.....	\$ 873,975 76
Inspections.....	303 45
Interest and dividends.....	79,423 03
Gross profit on sale or maturity of bonds.....	194 00
Gross increase by adjustment in book value of bonds.....	1,462 63
Total income.....	<u>\$ 955,358 87</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 219,525 43
Investigation and adjustment of claims.....	38,812 00
Paid stockholders for interest and dividends.....	60,000 00
Commissions or brokerage.....	162,870 15
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	30,465 90
Salaries, travelling and all other expenses of agents not paid by commissions.....	37,753 25
Inspections.....	70,511 57

3 GEORGE V., A. 1913

THE TRAVELERS INDEMNITY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*DISBURSEMENTS—*Concluded.*

Rents.....	\$	9,586 69
State taxes on premiums, Insurance Department licenses and fees.....		16,478 71
All other licenses, fees and taxes.....		12,931 90
Agents' balances charged off.....		53 60
Gross decrease, by adjustment, in book value of bonds.....		1,175 75
All other expenditure.....		10,911 76
Total disbursements.....	\$	671,076 71

## EXHIBIT OF PREMIUMS.

	Premiums written or re- newed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1912.
Accident.....	\$ 44,731 20	\$ 36,791 66	\$ 39,487 00
Health.....	37,532 75	8,904 63	31,438 64
Liability.....	161,125 84	108,430 26	110,427 48
Fly wheel.....	8,328 06	14,731 75	17,503 96
Auto property damage.....	726,088 23	639,398 23	503,683 05
Steam boiler.....	171,435 34	146,100 39	312,208 30

## THE TRAVELERS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

## ASSETS IN CANADA.

*(For invested Assets, see Life Statement.)*

Gross premiums due and uncollected on policies in force:—

Accident.....	\$	21,655 65
Employers' Liability.....		25,685 51
Total.....	\$	47,341 16
Less commissions.....		10,744 90

Net amount of outstanding premiums.....	\$	36,596 26
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## LIABILITIES IN CANADA.

Amount of accident claims, adjusted but unpaid.....	\$	255 85
“ “ “ unadjusted.....		11,745 50
“ “ employers' liability claims, unadjusted.....		84,191 72

Total net amount of unsettled claims.....	\$	96,193 07
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Reserve of unearned premiums, viz.:—

Accident risks.....	\$	100,225 57
Employers' liability risks.....		73,405 97
Ten premium accident.....		25,656 00

Total, \$199,287.54; carried out at 80 per cent.....		159,430 03
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Due and accrued for salaries, rent, advertising, agency and other expenses.....		2,762 56
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Due and accrued for taxes.....		4,176 00
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Total liabilities in Canada.....	\$	262,561 66
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## INCOME IN CANADA.

*Accident Risks.*

Gross cash received for premiums.....	\$	230,712 49
Deduct return premiums.....		4,422 33

Net cash received for accident premiums.....	\$	226,290 16
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*Employers' Liability Risks.*

Gross cash received for premiums.....	\$	196,112 83
Deduct return premiums.....		10,536 74

Net cash received for employers' liability premiums.....	\$	185,576 09
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Total net cash received for premiums.....	\$	411,866 25
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Total income in Canada.....	\$	411,866 25
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3 GEORGE V., A. 1913

THE TRAVELERS—*Continued.*

## EXPENDITURE IN CANADA.

*Accident Risks.*

Net amount paid for claims occurring in previous years.....	\$ 8,126 03
Amount paid for claims occurring during the year.....	143,068 50
Total net amount paid for accident claims.....	<u>\$ 151,194 53</u>

*Employers' Liability Risks.*

Net amount paid for claims occurring in previous years.....	\$ 37,974 56
Amount paid for claims occurring during the year.....	41,100 01
Total net amount paid for employers' liability claims.....	<u>\$ 79,074 57</u>

Total net amount paid for claims.....	\$ 230,269 15
Paid for commission or brokerage.....	98,698 35
Paid for salaries of officials, \$29,460.74; travelling expenses, \$6,545.45.....	36,006 19
Paid for taxes.....	<u>3,692 70</u>

Miscellaneous expenses, viz.:—Legal expenses, \$4,953.92; exchange, \$226.13; telegrams, telephones and express, printing and stationery, etc., \$3,634.46; medical fees, \$3,461.47; rent, \$6,249.54; postage, \$664.49; adjusting, \$666.59.....	19,856 60
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Total expenditure in Canada.....	<u><u>\$ 388,522 99</u></u>
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## RISKS AND PREMIUMS IN CANADA.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	11,041	\$ 44,082 437	\$ 180,469 73
Taken during the year, new and renewed.....	15,186	63,173,305	233,684 40
Total.....	26,227	\$ 107,255,742	\$ 414,154 13
Deduct terminated.....	14,546	57,154,162	213,702 98
Gross and net in force December 31, 1912...	<u>11,681</u>	<u>\$ 50,101,580</u>	<u>\$ 200,451 15</u>

*Employers' Liability Risks.*

Gross policies in force at date of last statement.....	720	\$ 7,200,000	\$ 100,697 00
Taken during the year—new and renewed...	1,088	10,880,000	203,623 18
Total.....	1,808	\$ 18,080,000	\$ 304,320 18
Deduct terminated.....	838	8,380,000	159,836 98
Gross and net in force at December 31, 1912	<u>970</u>	<u>\$ 9,700,000</u>	<u>\$ 144,483 20</u>

## SESSIONAL PAPER No. 8

## THE TRAVELERS —Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## (Accident Department.)

## INCOME.

Total premium income.....	\$12,274,179 24
Inspections.....	38 00
Cash received for interest.....	688,153 29
Agents' balances previously charged off.....	389 19
Gross profit on sale or maturity of bonds and stocks.....	41,266 13
Gross increase, by adjustment, in book value of bonds.....	107,309 80
Total income.....	<u>\$13,111,335 65</u>

## DISBURSEMENTS.

Net amount paid for accident, employers' liability and health losses\$	5,740,766 13
Matured endowments and surrender values under ten premium accident policies.....	11,299 70
Investigation and adjustment of claims.....	1,138,536 92
Paid stockholders for interest and dividends.....	375,000 00
Commission to agents.....	2,876,316 28
Salaries, travelling and all other expenses of agents not paid by commission.....	448,494 52
Salaries, travelling and other expenses of pay roll auditors.....	127,467 98
Salaries, fees and all other compensation of officers, directors, trus- tees, and home office employees.....	578,866 48
Medical examiners' fees and salaries.....	15,800 07
Inspections.....	267,259 47
Travelling expenses, home office.....	28,168 94
State taxes on premiums, Insurance Department licenses and fees	183,770 94
Taxes on capital stock.....	129,150 00
All other licenses, fees and taxes.....	11,951 33
Rents.....	135,635 53
Agents' balances charged off.....	1,377 19
Gross loss on sale or maturity of bonds and stocks.....	3,107 25
Gross decrease, by adjustment, in book value of bonds.....	137,676 74
Profit and loss.....	445 72
All other expenditure.....	301,960 82
Total disbursements.....	<u>\$12,513,052 01</u>

## LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collaterals....\$	230,623 40
Book value of bonds and stocks owned.....	14,097,941 30
Cash on hand, in trust companies and in banks.....	998,070 60
Premiums in course of collection.....	2,004,773 83
Bills receivable.....	38,868 00
Agents' ledger balances.....	44,073 25
Total ledger assets.....	<u>\$17,414,350 38</u>

THE TRAVELERS—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 140,857 62
Market value of stocks over book value.....	345,488 70
Total.....	\$17,900,696 70
Deduct assets not admitted.....	469,328 13
Total admitted assets.....	\$17,431,368 57

## LIABILITIES.

Total unpaid claims and expenses of settlement.....	\$ 3,650,609 81
Total unearned premiums.....	5,279,696 12
Advance premiums.....	7,624 71
Commissions, brokerage and other charges due or to become due to agents or brokers.....	378,982 02
Due or accrued on account of salaries, rent, expenses, bills, accounts fees, &c.....	138,879 22
Taxes due or accrued.....	249,814 00
Special reserves.....	665,594 94
Total liabilities (excluding capital stock).....	\$10,371,200 82
Joint stock capital paid up in cash.....	2,500,000 00
Surplus over liabilities.....	4,560,167 75
Total liabilities.....	\$17,431,368 57

## EXHIBITS OF PREMIUMS.

*Accident.*

Premiums on policies written or renewed during the year.....	\$ 4,926,711 53
Premiums on policies terminated.....	4,646,238 09
Net premiums in force at December 31, 1912.....	3,592,106 93

*Employers' Liability.*

Premiums on policies written or renewed during the year.....	\$ 9,187,941 92
Premiums on policies terminated.....	8,431,578 55
Net premiums in force at December 31, 1912.....	5,741,832 10

*Health.*

Premiums on policies written or renewed during the year.....	\$ 726,740 41
Premiums on policies terminated.....	697,574 86
Net premiums in force at December 31, 1912.....	521,577 45

*Workmen's Collective.*

Premiums on policies written or renewed during the year.....	\$ 86,910 65
Premiums on policies terminated.....	82,503 07
Net premiums in force at December 31, 1912.....	14,077 52

SESSIONAL PAPER No. 8

## THE TRAVELLERS' INDEMNITY COMPANY OF CANADA.

STATEMENT FOR YEAR ENDING DECEMBER 31, 1912.

President—S. C. DUNHAM.

Vice President and General Manager—  
FRANK F. PARKINS.Secretary—GEO. C. G. TRAQUAIR.  
Head Office—Montreal.

(Incorporated, April 12, 1907. Dominion license issued March 23, 1909.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for.....\$	500,000 00
Amount paid up in cash.....	100,000 00

*(For List of Shareholders, see Appendix.)*

## LEDGER ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage—first liens.....\$ 65,200 00

Bonds and debentures owned by the company:—

	Par Value.	Book Value.	Market Value
*City of Victoria, B.C., 1955, 4 p.c....\$	15,000 00	\$ 14,887 50	\$ 13,579 50
*City of London, 1915 to 1918, 4½ p.c.	50,000 00	51,693 00	48,970 50
City of Montreal, 1939, 3½ p.c. ..	3,000 00	2,739 30	2,586 60
*City of Lachine, 1949, 4½ p.c.....	10,000 00	10,230 00	9,567 00
†Town of Kenora, 1936, 5½ p.c.....	10,000 00	10,745 00	10,000 00
City of Hamilton, 1920, 4 p.c.....	5,000 00	4,849 50	4,753 00
City of Winnipeg, 1914, 4 p.c.....	5,000 00	4,920 00	4,928 50
Town of Outremont, 1947, 5 p.c.....	3,000 00	3,197 40	3,127 50
Town of Ingersoll, 1940, 4 p.c.....	3,800 00	3,549 58	3,235 32

Total par, book and market values...\$	104,800 00	\$	106,811 28	\$	100,747 92
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Carried out at book value.....	106,811 28
Cash in Royal Bank, Montreal.....	15,003 07

Total ledger assets.....\$	187,014 35
Deduct book value of bonds and debentures over market value..	6,063 36

\$	180,950 99
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## OTHER ASSETS.

Interest accrued.....	2,187 29
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Total assets.....\$	183,138 28
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\*On deposit with Receiver General.

†Of this amount, \$6,000 is on deposit with Receiver General.

3 GEORGE V., A. 1913

THE TRAVELLERS' INDEMNITY—*Continued.*

## LIABILITIES.

Net amount of unadjusted automobile claims.....	\$	2,956	73
Net amount of unadjusted sickness claims.....		2,555	18

Reserve of unearned premiums:—

Sickness.....	\$	9,034	32
Steam Boiler.....		1,124	74
Automobile.....		7,337	66

Total, \$17,496.72; carried out at 80 per cent.....		13,997	38
Accrued for taxes.....		422	68
Accrued for salaries, rent, advertising, agency and other expenses		164	20

Total liabilities.....	\$	20,096	17
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Excess of assets over liabilities.....	\$	163,042	11
Capital stock paid up in cash.....		100,000	00

Surplus over liabilities and capital.....	\$	63,042	11
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## INCOME.

*Sickness Risks—*

Gross cash received for premiums.....	\$	24,013	22
Deduct return premiums.....		1,358	72

Net cash received for sickness premiums.....	\$	22,654	50
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*Steam Boiler Risks—*

Gross cash received for premiums.....	\$	701	05
Deduct return premiums.....		144	30

Net cash received for steam boiler premiums.....		556	75
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*Automobile Risks—*

Gross cash received for premiums.....	\$	23,668	42
Deduct return premiums.....		4,755	66

Net cash received for said premiums.....		18,912	76
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Total net cash received for premiums.....	\$	42,124	01
Net cash received for interest on investments .....		8,065	29

Total income.....	\$	50,189	30
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## EXPENDITURE.

*For Sickness Risks—*

Net amount paid for claims occurring in previous years.....	\$	2,832	59
Amount paid for claims occurring during the year.....		11,812	29

Total net amount paid for sickness claims.....	\$	14,644	88
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*For Automobile Risks—*

Net amount paid for claims occurring in previous years.....	\$	7,685	91
Amount paid for claims occurring during the year.....		5,195	03

Total net amount paid for automobile claims.....	\$	12,880	94
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Total net amount paid for all claims.....	\$	27,525	82
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## SESSIONAL PAPER No. 8

THE TRAVELLERS' INDEMNITY—*Concluded.*EXPENDITURE—*Concluded.*

Dividends paid during year at 5 per cent.....	5,000 00
Commission or brokerage.....	9,614 99
Paid for salaries of officials, \$3,317.76; do., of agents, \$1,500.03; travelling expenses, \$147.16.....	4,964 95
Taxes.....	1,032 16
Miscellaneous expenses, viz:—Surgeons' fees, \$116; postage, tele- grams, telephones, express, &c., \$426.94; exchange, \$23.31; rent, \$953.45; printing and stationery, \$315.47; advertising, \$67.56; furniture and fixtures, \$169.90; expense, \$280.92; legal fees, \$685.10.....	3,038 65
Total expenditure.....	\$ 51,176 57

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1911.....	\$ 188,001 62
Amount of income as above.....	50,189 30
Total.....	\$ 238,190 92
Amount of expenditure as above.....	51,176 57
Balance, net ledger assets, Dec. 31, 1912.....	\$ 187,014 35

## RISKS AND PREMIUMS.

<i>Sickness Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force Dec. 31, 1911.....	3,160		\$ 35,136 80
Taken during year—new and renewed.....	2,016		22,654 50
Total.....	5,176		\$ 57,791 30
Deduct terminated.....	3,721		39,722 65
Gross and net in force at Dec. 31, 1912.....	1,455		\$ 18,068 65

*Automobile Risks.*

Gross policies in force Dec. 31, 1911.....	822	\$ 8,220 000	\$ 37,167 73
Taken during the year—new and renewed...	497	4,970 000	18,912 76
Total.....	1,319	\$ 13,190 000	\$ 56,080 49
Deduct terminated.....	1,002	10,020 000	41,405 16
Gross and net in force at Dec. 31, 1912.....	317	\$ 3,170 000	\$ 14,675 33

*Steam Boiler.*

Gross policies in force at Dec. 31, 1911.....	23	\$ 315 000	\$ 1,629 87
Taken during year—new and renewed.....	12	145,000	701 05
Total.....	35	\$ 460 000	\$ 2,330 92
Deduct terminated.....	9	105 000	288 44
Gross and net in force at Dec. 31, 1912.....	26	\$ 355 000	\$ 2,042 48

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

President—JOHN R. BLAND.

Secretary—GEORGE R. CALLIS.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—  
ARTHUR E. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated, March 19, 1896. Commenced business in Canada, March 12, 1903.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,500,000 00
Amount subscribed for and paid up in cash.....	<u>2,000,000 00</u>

## ASSETS IN CANADA.

## Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
City of Montreal, 1939, 3½ p.c.....	\$ 30,000 00	\$26,400 00
“ Quebec, 1932, 3½ p.c.....	25,000 00	22,750 00
“ Ottawa, 1928, 3½ p.c.....	40,000 00	36,800 00
“ Toronto, 1916, 3½ p.c.....	10,000 00	9,750 00
“ Toronto, 1918, 4 p.c.....	40,000 00	38,800 00
Province of Ontario, 1939, 4 p.c.....	50,000 00	48,000 00
C.N.R. Winnipeg Terminal Bonds 1939 4 p.c.....	5,000 00	4,900 00
	<u>\$ 200,000 00</u>	<u>\$ 187,400 00</u>

Special deposit with Quebec Government,  
viz.:—

Province of Quebec, 3 p.c inscribed stock, 1937...	20,000 00	16,400 00
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Special deposit with New  
Brunswick Govt., viz.:—

Canadian Northern, Winnipeg Terminals 1939, 4 p.c.....	10,000 00	9,800 00
Canadian Northern Ry, Imperial Rolling Stock 1916, 4½ p.c.....	13,000 00	12,805 00
Total par and market values.....	<u>\$ 243,000 00</u>	<u>\$ 226,405 00</u>

Carried out at market value.....\$ 226,405 00

## SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*ASSETS IN CANADA—*Concluded.*

Stocks owned by the company in Canada, viz.:—

25 Shares Sterling Bank.....	\$	Par value. 2,500 00	\$	Market value. 2,500 00
	\$	2,500 00	\$	2,500 00

Carried out at market value.....\$ 2,500 00

Cash at head office in Canada.....115 89

Interest due, \$1,712.50; accrued, \$1,036.67.....2,749 17

Net amount of outstanding premiums, viz.:—

Guarantee.....	\$	13,411 32
Accident.....		960 72
Plate glass.....		852 39
Sickness.....		521 41
Burglary.....		694 41
Steam boiler.....		162 10
Employers' liability.....		5,505 07

Total.....\$ 22,107 42

Less Commission.....5,526 85

16,580 57

Total assets in Canada.....\$ 248,350 63

## LIABILITIES IN CANADA.

Net amount of Guarantee claims, unadjusted.....	\$	4,925
Net amount of Employers' liability claims, unadjusted.....		14,575
Net amount of Guarantee claims, resisted, in suit.....		16,500
Net amount of Guarantee claims, resisted, not in suit.....		8,000
Net amount of Accident claims, unadjusted.....		225
Net amount of Plate Glass claims, unadjusted.....		150
Net amount of Sickness claims, unadjusted.....		125
Net amount of Burglary, claims, unadjusted.....		125
Net amount of Steam Boiler claims, unadjusted.....		400

Total net amount of unsettled claims for losses.....\$ 45,025 00

Reserve of unearned premiums, viz.:—

Guarantee.....	\$	94,194 86
Accident.....		3,634 80
Plate glass.....		2,370 02
Sickness.....		2,134 52
Burglary.....		1,063 53
Steam boiler.....		1,183 65
Employers' liability.....		29,540 74

Total, \$134,122.12; carried out at 80 p.c.....107,297 70

Taxes due and accrued.....2,179 13

Overdraft.....216 22

Total liabilities in Canada.....\$ 154,718 05

## INCOME IN CANADA.

*Accident Risks.*

Gross cash received for premiums.....	\$	8,057 97
Deduct return premiums.....		1,210 05

Net cash received for accident premiums.....\$ 6,847 92

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*INCOME IN CANADA—*Concluded.**Employers' Liability Risks.*

Gross cash received for premiums.....	\$	60,156	67
Deduct return premiums.....		4,419	24
Net cash received for employers' liability premiums.....	\$	55,737	43

*Sickness Risks.*

Gross cash received for premiums.....	\$	3,985	36
Deduct return premiums.....		643	00
Net cash received for sickness premiums.....	\$	3,342	36

*Burglary Risks.*

Gross cash received for premiums.....	\$	1,844	81
Deduct return premiums.....		267	40
Net cash received for burglary premiums.....	\$	1,577	41

*Plate Glass Risks.*

Gross cash received for premiums.....	\$	3,042	72
Deduct return premiums.....		464	16
Net cash received for plate glass premiums.....	\$	2,578	56

*Guarantee Risks.*

Gross cash received for premiums.....	\$	185,048	52
Deduct return premiums.....		9,574	47
Net cash received for guarantee premiums.....	\$	175,474	05

*Steam Boiler Risks.*

Gross cash received for premiums.....	\$	1,546	40
Deduct return premiums.....		70	00
Net cash received for steam boiler premiums.....	\$	1,476	40

Total net cash received for premiums.....	\$	247,034	13
Received for interest on investments.....		9,197	50

Total income in Canada.....\$ 256,231 63

## EXPENDITURE IN CANADA.

*Accident Risks.*

Amount paid for claims occurring during the year.....	\$	960	27
Deduct reinsurances.....		300	00
Net amount paid for accident claims.....	\$	660	27

*Guarantee Risks.*

Net amount paid for claims occurring in previous years.....	\$	4,010	43
Amount paid for claims occurring during the year.....	\$	17,961	42
Deduct recoveries and reinsurances.....		9,379	53
Net amount paid for said claims.....	\$	8,581	89
Total net amount paid for guarantee claims.....	\$	12,592	32

## SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Continued.*EXPENDITURE IN CANADA—*Concluded.**Employers' Liability Risks.*

Net amount paid for claims occurring in previous years.....	\$	1,917 45
Amount paid for claims occurring during the year.....	\$	5,184 19
Deduct reinsurances.....		7 00
Net amount paid for said claims.....	\$	5,177 19
Total net amount paid for employers' liability claims.....	\$	7,094 64

*Sickness Risks.*

Amount paid for claims occurring during the year.....	\$	463 22
Deduct reinsurances.....		15 89
Net amount paid for sickness claims.....	\$	447 33

*Burglary Risks.*

Amount paid for claims occurring during the year.....	\$	120 15
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*Plate Glass Risks.*

Amount paid for claims occurring during the year.....	\$	194 12
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Total net amount paid for all claims.....	\$	21,108 83
Commission or brokerage .....		46,815 86
Paid for salaries of officials, \$16,185.77; agents, \$16,764.38; travelling expenses, \$1,415.94.....		34,366 09
Paid for taxes.....		1,955 31
Miscellaneous payments, viz.:—Printing and stationery, \$943.87; postage, telephones, express and telegrams, \$2,972.15; rent, \$1,787.52; advertising, \$2,144.47; law fees, \$10.35; furniture and fixtures, \$792.49; incidentals, \$1,513.02.....		10,163 87
Total expenditure.....	\$	114,409 96

## RISKS AND PREMIUMS IN CANADA.

<i>Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	9,344	\$ 23,117,170	\$ 123,305 19
Policies taken during the year, new.....	3,466	17,195,026	126,390 99
Policies taken during the year, renewed.....	1,637	14,109,320	63,259 20
Total.....	14,447	\$ 54,421,516	\$ 312,955 38
Deduct terminated.....	2,609	21,444,184	124,565 66
Gross and net in force at December 31, 1912	11,838	\$ 32,977,332	\$ 188,389 72

*Accident Risks.*

Gross policies in force at date of last statement.....	166	\$ 995,000	\$ 2,219 20
Policies taken during the year, new.....	552	2,177,500	6,008 30
Policies taken during the year, renewed.....	205	819,000	2,207 45
Total.....	923	\$ 3,991,500	\$ 10,434 95
Deduct terminated.....	277	1,154,500	3,165 35
Gross and net in force at December 31, 1912	646	\$ 2,837,000	\$ 7,269 60

3 GEORGE V., A. 1913

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*RISKS AND PREMIUMS IN CANADA—*Concluded.**Employers' Liability Risks.*

	No.	Amount.	Premiums. thereon.
Gross policies in force at date of last statement.....	44	\$ 435,000	\$ 4,345 26
Policies taken during the year, new.....	772	25,438,000	70,460 67
Policies taken during the year, renewed....	2	45,000	98 00
Total.....	818	\$ 25,918,000	\$ 74,903 93
Deduct terminated.....	83	1,042,500	15,822 46
Gross and net in force at December 31, 1912	735	\$ 24,875,500	\$ 59,081 47

*Sickness Risks.*

Gross policies in force at date of last statement.....	45		\$ 1,364 50
Policies taken during the year, new.....	174		4,118 54
Policies taken during the year, renewed....	36		1,022 50
Total.....	255		\$ 6,505 54
Deduct terminated.....	67		2,236 50
Gross and net in force at December 31, 1912	188		\$ 4,269 04

*Plate Glass Risks.*

Gross policies in force at date of last statement.....	16		\$ 365 72
Policies taken during the year, new.....	169		3,852 97
Policies taken during the year, renewed....	3		15 31
Total.....	188		\$ 4,234 00
Deduct terminated.....	19		568 29
Gross and net in force at December 31, 1912	169		\$ 3,665 71

*Burglary Risks.*

Gross policies in force at date of last statement.....	19	\$ 64,000	\$ 592 00
Policies taken during the year, new.....	81	198,975	1,881 37
Policies taken during the year, renewed....	10	16,000	290 25
Total.....	110	\$ 278,975	\$ 2,763 62
Deduct terminated.....	26	53,500	636 55
Gross and net in force at December 31, 1912	84	\$ 225,475	\$ 2,127 07

*Steam Boiler Risks.*

Gross policies in force at date of last statement.....	5	\$ 65,000	\$ 242 50
Policies taken during the year, new.....	22	315,000	1,417 50
Policies taken during the year, renewed....	3	40,000	58 50
Total.....	30	\$ 420,000	\$ 1,718 50
Deduct terminated.....	5	65,000	159 50
Gross and net in force at December 31, 1912	25	\$ 355,000	\$ 1,559 00

Total number of policies in force, December 31, 1912.....13,685

Total net amount in force, December 31, 1912.....\$61,270,307 00

Total premiums thereon.....266,361 61

(For General Business Statement, see Appendix.)

## APPENDIX A

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*(Canadian Companies.)*

# List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER THAN  
FIRE OR LIFE

AS AT DECEMBER 31, 1912

OR SUBSEQUENT DATE.





LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY  
BOARDS OF AMERICAN AND BRITISH COMPANIES.

*(Fire and other than Fire and Life.)*

ALLIANCE ASSURANCE COMPANY, LIMITED.

J. Hogdson.

AMERICAN SURETY COMPANY OF NEW YORK.

Col. James Mason, Hon. S. C. Wood.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Peleg Howland, Chairman; D. R. Wilkie.

GUARDIAN ASSURANCE COMPANY, LIMITED.

K. W. Blackwell, Chairman; J. O. Gravel, Tancrède Bienvenu.

INTERNATIONAL CASUALTY COMPANY.

W. C. Nicholl, Hon. F. Carter Cotton, H. N. Galer, F. L. Beecher, A. B. Erskine, W. H. Barker, A. L. Dewar, P. P. McLennan, E. A. C. Studd, Frank J. McDougall, (General Counsel.)

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Thos. J. Drummond, Sir Alexander Lacoste, M. Chevalier, W. M. Macpherson.

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.  
*(Advisory Board.)*

Robert Kilgour.

LUMBER INSURANCE COMPANY OF NEW YORK.

Dwight J. Turner.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

A. Macnider, Chairman; Charles F. Sise, G. N. Moncel, Wm. McMaster.

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE.

J. Ogden Armour, Frederick Layton, Charles Ray, Hon. Jas. G. Jenkins, Washington Becker, Fred Vogel, jr., H. A. J. Upham, Wm. D. Van Dyke, Howard Greene, Grant Fitch, J. H. Tweedy, jr., Robert Camp, W. M. Patton, Alfred F. James, W. D. Reid.

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## THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Hon. J. J. Foy, K.C., Godfrey B. Patteson, Sir Wm. Mortimer Clark.

## THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Edward B. Greenshields.

## PHOENIX ASSURANCE COMPANY, LIMITED.

Jas. Reid Wilson, C. W. Dean, Lt.-Col. Frank S. Meighen.

## THE ROYAL EXCHANGE ASSURANCE.

H. V. Meredith, Esq., Chairman, J. S. Hough, K.C., Dr. E. P. Lachapelle.

## THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Trustees: The Royal Trust Company, Fred. W. Evans, Frank F. Parkins.

## THE UNION FIRE ASSURANCE COMPANY, PARIS, FRANCE.

Lansing Lewis.

## THE YORKSHIRE INSURANCE COMPANY, LIMITED.

Hon. Chas. J. Doherty, G. M. Bosworth, Alphonse Racine, Alex. L. McLaurin.

## THE ACADIA FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS (As at Feb. 25, 1913).

C. C. Blackadar, President; A. E. Jones, Vice-President; Donald Keith, Freeman Elliot, Chas. H. Mitchell, Geo. R. Hart, Wm. M. P. Webster.

## LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Address.	Amount subscribed and fully paid up
		\$
Andrews, Eva L.....	Wolfville, N.S.....	400
Archbold, Rev. F. H. W.....	Dublin, Ireland.....	600
Barnes, H. W.....	Halifax, N.S.....	1,200
Barnstead, Charles A.....	".....	400
Bath, Carrie.....	New York, U.S.A.....	800
Bayne, A. N.....	Halifax, N.S.....	1,040
Belcher, estate J. S.....	".....	400
Bligh, F. P.....	".....	520
Bligh, H. H.....	Ottawa, Canada.....	2,400
Blackadar, C. C.....	Halifax, N.S.....	39,560
Boak, Anna M.....	Dorchester, Mass.....	800
Boak, Mary Anne.....	Baddeck, C.B.....	400
Boggs, Florence M.....	Halifax, N.S.....	400
Burton, H. P.....	Dartmouth, N.S.....	1,000
Burton, Charlotte.....	Halifax, N.S.....	920
Burton, Fred M.....	".....	960
Burton, John H.....	Cookshire, P.Q.....	920
Cabot, Anna M.....	Halifax, N.S.....	360
Cabot, Richard.....	".....	400
Caldwell, Clara M.....	".....	400
Campbell, Eliza.....	".....	1,000
Christie, W. Medford & Arthur F. Armstrong, Executors.	Windsor, N.S.....	1,000
Christie, estate Isabella.....	Victoria, B.C.....	1,200
Costley, Alfred.....	Halifax, N.S.....	3,800
Coffin, estate Peter.....	Canso, N.S.....	2,000
Cogswell, Emily I.....	Halifax, N.S.....	720
Creed, Laura H.....	Dartmouth, N.S.....	2,360
Crichton, Miss Anne M., in trust.....	Halifax, N.S.....	2,000
Croskill, estate Herbert.....	".....	1,600
Cunningham, Frances A.....	New Jersey, U.S.A.....	800
Deaf and Dumb Institution.....	Halifax, N.S.....	440
Dunbar, Jane Cotter.....	Victoria, B.C.....	1,600
Duncan, Mary K.....	Halifax, N.S.....	560
Duncanson, estate Thomas.....	Ottawa, Canada.....	960
Eastern Trust Co., trustees.....	Halifax, N.S.....	160
Eastern Trust Co. and Rev. F. H. W. Archbold, Trus.....	".....	480
Elliot, estate Mary.....	Dartmouth, N.S.....	760
Elliot, Freeman.....	Halifax, N.S.....	2,440
Elliot, Margaret J.....	Dartmouth, N.S.....	280
Elliot, Alfred.....	".....	1,240
Elliot, R. K.....	".....	600
Fairie, Annie L.....	Montreal, P.Q.....	800
Forsyth, estate Alex.....	Windsor, N.S.....	2,440
Fraser, William.....	Antigonish, N.S.....	800
Fraser, William.....	Pictou, N.S.....	1,600
Freeman, Annie A. S.....	Halifax, N.S.....	160
Farquhar, Jessie.....	".....	520
Fordham, Minna F.....	".....	2,000
Gates, Eleanor F.....	".....	1,000
Geldert, Jennie A.....	Windsor, N.S.....	1,160
Godfrey, James M.....	Halifax, N.S.....	400
Gordon, estate James.....	".....	5,480
Grant, Lillian D.....	".....	80
Halifax Industrial School.....	".....	600
Hart, George R.....	".....	39,680
Hart, Helen C.....	".....	1,360

## THE ACADIA FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed and fully paid up.
		\$
Hext, Mrs. Catherine G.	London, England	280
Hibbert, W. H. and H. A.	Berwick, N.S.	800
Home for the Aged	Halifax, N.S.	160
Holmes, Annie	Bridgeville, Pictou, N.S.	1,200
Howe, Sydenham	Middleton, N.S.	640
Hunt, Mary Emma	Halifax, N.S.	720
Johnson, S. Fanny	Halifax, N.S.	520
Johnston, Agnes B. D.	"	920
Jones, A. E.	"	30,160
Jones, Kate Dickson	Weymouth, N.S.	200
Jordan, Mary M.	Halifax, N.S.	200
Jordan, Rev. L. H.	"	800
Jost, Emma B.	"	400
Keith, Donald	"	32,440
Kellogg, Frances H. T.	"	120
Kennedy, Estate G. T.	Wolfville, N.S.	1,000
Kerr, C. J.	Halifax, N.S.	160
Kerr, estate James	"	800
Kerr, Fanny M.	"	400
MacKintosh & Co., J. C.	"	160
MacKenzie, J. C.	Dartmouth, N.S.	600
MacKinlay, A. and H. B. Stairs	Halifax, N.S.	320
McNab, John	"	3,000
Matheson, Joseph	Lower L'Ardoise, C.B.	4,000
Mitchell, Sophia A.	Halifax, N.S.	600
Mitchell, C. H.	"	34,880
Moren, Zeba	Liverpool, N.S.	320
Moren, Martha E.	Halifax, N.S.	640
Moren, Sarah E.	"	1,920
Moren, Mary C.	"	200
Morris, Ellen A.	Middleton, N.S.	200
Muir, D. H.	Truro, N.S.	1,000
Mulroney, Catherine	Halifax, N.S.	1,600
Mumford, Estate M. C.	"	400
Munroe, Ashton	Pictou, N.S.	400
Mount Allison College	Sackville, N.B.	1,320
Nova Scotia Trust Co.	Halifax, N.S.	400
Oxley, F. H.	"	400
Parker, Fanny H.	Dartmouth, N.S.	4,600
Payzant, W. L., J.Y. Smith, and Eastern Trust Co., Trus.	Halifax, N.S.	6,000
Poors Association	"	160
Pickford, Anna B.	"	520
Rannie, Jas.	Sackville, N.B.	200
Richardson, Ella F.	Halifax, N.S.	200
Ritchie, Eliza	"	1,000
Ritchie, Ella A.	"	1,000
Ritchie, Mary W.	"	1,000
Ritchie, J. W. P., Trustee	"	720
Ritchie, W. B. A. and T. R. Robertson	Victoria, B.C.	640
Ritchie, George	Halifax, N.S.	2,000
Roche, William	"	25,120
Roche, Charles	"	2,560
Rosenburg, Emily C.	Dartmouth, N.S.	800
Ross, Euphemia S.	St. John, N.B.	840
Searle, Alice	Aylesford, Kings Co., N.S.	320
Shatford, J. F.	Halifax, N.S.	600
Shatford, S. S.	"	200
Sheils, John	"	4,920
Smellie, Maria C.	Brockville, Ont.	400
Silver, Estate John	Burin, Newfoundland	800
Smith, Ada L.	Halifax, N.S.	520
Smith, Letitia M.	"	520
Smith, George A.	"	520
Smith, J. Elliot	Wolfville, N.S.	2,000

## SESSIONAL PAPER No. 8

THE ACADIA FIRE INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Concluded.*

Name	Address.	Amount subscribed and fully paid up.
		\$
Smith, Estate S. S. B.	Halifax, N.S.	6,040
Smith, G. M.	Halifax, N.S.	2,000
Smith, O. E.	"	4,000
Stimpson, Florence A.	Sydney, N.S.	1,200
Stanley, Edward.	Dartmouth, N.S.	200
Sutherland, Mrs. Elizabeth A. G.	Windsor, N.S.	1,200
Sinclair, M. Jean.	Halifax, N.S.	2,000
Sweet, Estate R. J.	"	120
Symonds, Mrs. Wm. S.	"	200
Taylor, George H.	Halifax, N.S.	400
Taylor, Martha J.	"	800
Thomson, Catherine B.	"	400
Tremaine, Estate W. H.	Truro, N.S.	80
Tremaine, Estate Jane.	"	120
Tufts, Prof. J. F.	Wolfville, N. S.	6,000
Tufts, Hilda A.	"	4,000
Tullock, D. J.	Dartmouth, N.S.	400
Tullock, M. A.	"	400
Tullock, Edith	"	400
Twining, Alice E.	Halifax, N.S.	760
Uniacke, Frederica D.	Southsea, England.	1,120
Uniacke, Mary A.	Halifax, N.S.	800
Urquhart, Barbara.	St. Peter's, C.B.	400
Vondy, Agnes J.	Halifax, N.S.	1,000
Webster, Wm. M. P.	"	36,520
Wainwright, Anne H. Estate.	"	960
Wainwright, Rev. H. S.	Annapolis Royal, N.S.	400
Wallis, Leander.	Halifax, N.S.	200
Wallis, Estate Samuel.	"	1,600
Webb, W. H.	"	1,760
White, M. V.	Mid Lothian, Scotland, G.B.	2,000
Woodill, Mrs. John.	Rockingham, N.S.	560
Woodill, D. C.	Melrose, Mass.	240
Wright, Amelia S.	Windsor, N.S.	320
Wright, Alice E.	Halifax, N.S.	400
Wright, Helen L.	"	400
Wetherby W. H. & Co.	"	200
Total		\$ 400,000

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## ANGLO-AMERICAN FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS (As at Feb. 26, 1913)

E. E. A. DuVernet, Pres.; H. H. Beck, Vice-Pres.; Geo. P. Reid, C. M. Simpson, A. C. Heighington.

## LIST OF SHAREHOLDERS (As at 31st December 1912.)

Name.	Residence.	No. of Shares.	Amount subscribed.	Amount paid up in cash.
			\$	\$
Anglin, S.	Kingston.	10	400	200
Arthur J. Robins.	Collingwood.	20	800	400
Abbot Edwin.	Brockville.	10	400	200
Ainley Norman.	Toronto.	10	400	200
Booth, Anna E.	Victoria, B.C.	10	400	200
Bowlby, G. Herbert, M.D.	Berlin.	50	2,000	1,000
Boeckh, Emil C.	Toronto.	10	400	200
Bruce, Edw. W.	"	20	800	400
Barron Wm. Estate of, E. H. Webling Executor	Brantford.	10	400	200
Burnley, S. M. & Bro.	Brantford.	10	400	200
Boughner, J. C.	Ottawa.	5	200	100
Berry, Hartley.	Tillsonburg.	10	400	200
Bennett, Josiah.	Toronto.	20	800	400
Brown, Alex., Estate of Elizabeth Brown, Executrix.	"	10	400	200
Burgess, H. H.	Owen Sound.	10	400	200
Burnham, George.	Peterboro.	20	800	400
Brown, Miss Sarah.	Brantford.	5	200	100
Bowie, R.	Brockville.	50	2,000	1,000
Burrows, F.	Toronto.	5	200	200
Brook, B. F. Estate of (J. N. Hay Executor)	Listowel.	50	2,000	1,000
Burrill Wm.	Yarmouth, N.S.	20	800	240
Beck H. H.	Toronto.	353	14,120	7,140
Barber, Mrs. Clara L.	Toronto.	15	600	300
Craig, James.	Toronto.	30	1,200	600
Clark, Robert.	Goderich.	20	800	400
Cowan, John W., Exr's of (Charles T. Starks Exr.)	Toronto.	10	400	200
Coates, Daniel H.	Brantford.	5	200	100
Copland, W. A.	Collingwood.	40	1,600	800
Chant, Sperrin.	St. Thomas.	10	400	200
Carpenter, E. R.	Collingwood.	10	400	200
Campbell, Alexr.	Los Angeles, Cal.	10	400	200
Caldwell, D. Wm.	Peterboro.	50	2,000	1,000
Cousin, Miss Annie.	Brantford.	10	400	200
Collins, J. D.	Peterboro.	20	800	600
Cossitt, Newton, Sr.				
Executors—				
J. R. Cossitt.	Brockville.			
D. A. McDougall.	"	50	2,000	1,000
A. A. Fisher.	Pembroke.			
Clements, L.	Kingston.	10	400	200
Cappon Prof. James.	Kingston.	20	800	400
Cook, Daniel.	Georgetown.	10	400	200
Cann, Augustus.	Yarmouth, N.S.	25	1,050	500
Dupuis, Prof. N. F.	Kingston.	20	800	400
Dunlop, H. C.	Goderich.	50	2,000	2,000
Dalton, C. C.	Toronto.	20	800	400
Dusseau, L. V.	"	10	400	200
Davidson, G. A.	Winnipeg.	334	13,360	6,680
Du Vernet, E. E. A.	Toronto.	1,998	79,920	39,960
Ego, Angus.	Markdale.	10	400	200
Fair, Robert.	Peterboro.	10	400	200
Fife, Mrs. E. J.	Kenora.	50	2,000	1,000
Frawley, M. J.	Barrie.	20	800	400

## SESSIONAL PAPER No. 8

## ANGLO-AMERICAN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount. paid up in cash.
			\$	\$
Forrester, A. Exrs of.....	Mitchell.....	50	2,000	1,000
Fowler, Dr. George S.....	Teeswater.....	10	400	200
Friel, Mrs. J. E.....	Chicago, Ill.....	10	400	200
Gowans, John Exrs of.....	Toronto.....	50	2,000	1,000
Gage, W. J.....	".....	50	2,000	1,000
Grobb, Franklin.....	Brantford.....	20	800	800
Gillespie, H.....	Lindsay.....	10	400	200
Graham Thomas.....	Fenelon Falls.....	5	200	100
Govenlock, Wm.....	Seaforth.....	50	2,000	1,000
Gallagher, Mrs. Lol-tia.....	Teeswater.....	5	200	100
Galbraith, W. Bredin.....	Red Deer, Alta.....	15	600	300
Hallam, John, Exrs of.....	Toronto.....	50	2,000	1,000
Hill, Wm. H.....	Peterboro.....	25	1,000	500
Heyd, G. D.....	Brantford.....	45	1,800	900
Harley, H. E.....	Brantford.....	10	400	200
Harley, W. R., Estate.....	Canning, P. O.....	10	400	200
Harold, John.....	Paris.....	30	1,200	600
Howie, Hugh.....	Brantford.....	10	400	200
Hamilton, H. Estate.....	Toronto.....	30	1,200	600
Harold, Samuel.....	Brantford.....	50	2,000	1,000
Hume, John.....	Port Hope.....	10	400	200
Heffernan, Miss M. C.....	London.....	10	400	400
Howell, Miss Clara.....	Victoria, B.C.....	14	560	280
Heighington, A. C.....	Toronto.....	317	12,680	6,340
Holmes, G. H.....	Owen Sound.....	20	800	400
Jenkins, Mrs. F. E.....	Madoc.....	10	400	200
Johnson, J. A.....	Consecon.....	10	400	200
Kilgour, J. S.....	Toronto.....	50	2,000	1,000
Kranz, Carl.....	Berlin.....	10	400	200
Kerr, John R.....	Brantford.....	10	400	200
Kerr, R. J.....	".....	5	200	100
King, Mrs. Alberta.....	Aurora.....	5	200	100
Long, Thomas.....	Toronto.....	84	3,360	3,360
Lytel, H. J.....	Lindsay.....	20	800	400
Leitch, Archibald.....	St. Thomas.....	50	2,000	1,000
Logie, G. R.....	Toronto.....	5	200	100
Lazier, Mrs. F. H.....	Toronto.....	10	400	280
Long, J. J. Jr., in trust.....	Collingwood.....	18	720	720
Lytel, Mrs. H. E.....	Huntsville.....	20	800	400
Long, C. T. Estate.....	Toronto.....	7	280	280
Long, T. P.....	Collingwood.....	9	360	360
Macintosh, John A.....	Toronto.....	50	2,000	1,000
McLaughlin, R. J.....	Lindsay.....	10	400	200
McWilliams, Mrs. E. M.....	Republic Wash. U. S.....	5	200	100
McLean, Thos. Estate.....	Toronto.....	10	400	200
McLaughlin Mrs. Mary.....	Toronto.....	10	400	200
McPherson Angus.....	Markdale.....	10	400	200
McCauley, R.....	Toronto.....	10	400	200
McFaul, Dr. A. M.....	Collingwood.....	10	400	200
McGee, Mrs. T. D'Arey.....	Ottawa.....	10	400	200
Mills, Prof. James.....	Ottawa.....	50	2,000	1,000
Moore, W. P.....	Toronto.....	10	400	200
Millman, Dr. Thomas.....	".....	10	400	200
Murray, Mrs. Jean B.....	Lethbridge, Alta.....	20	800	400
Murray, Rev. J. L.....	Toronto.....	10	400	200
Mielie, John F.....	".....	10	400	200
Magwood, J. Exrs of.....	Lindsay.....	10	400	200
Middleboro, W. S.....	Owen Sound.....	10	400	200
Morgan, J. D.....	Dundalk.....	10	400	200
Marsh, Rev. C. H.....	Lindsay.....	10	400	200
Mulloy, C. W.....	Aurora.....	30	1,200	600
Morrow, R. F.....	Peterboro.....	50	2,000	1,000
Murphy, J. E.....	Toronto.....	70	2,800	1,400
Neilands, Dr. Jacob.....	Lindsay.....	40	1,600	800
Nichol William.....	Brantford.....	10	400	200

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ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			\$	\$ cts.
Nordheimer, S. C.	Toronto	10	400	200
Nurnberger, A.	Toronto	10	400	200
Nairn, Chas. A.	Goderich	20	800	400
Pinch, John S.	Owen Sound	20	800	400
Philip, D. L., Exrs of	Brantford	10	400	200
Robertson, R. W.	Brantford	50	2,000	1,000
Ranton, W. George	Brantford	10	400	200
Reynolds, P. W., Exrs of	Norwood	10	400	200
Ruston, Thomas	Georgetown	10	400	200
Robson, Thomas	Penelon Falls	5	200	100
Reid, Geo. P.	Toronto	347	13,850	6,949
Stevens, W. H.	Lindsay	10	400	200
Somerville, W.	Seaforth	10	400	200
Smith, Dr. A. Dalton	Mitchell	50	2,000	1,000
Stenabaugh, Hermon	Brantford	20	800	400
Shapley, W. H.	Toronto	50	2,000	1,200
Sablire, C. H. R., De La	"	10	400	200
Sinclair, Dr. D. J.	Woodstock	10	400	200
Simpson, Isaac, Exrs of	Kingston	20	800	400
Schell, R. S., Exrs of	Brantford	50	2,000	1,000
Swale, Cecil	Warton	10	400	200
Stephens, R. L.	Markdale	10	400	200
Sutherland, James	Newmarket	10	400	400
Somerville, Mrs. Eva	Seaforth	5	200	100
Spotton, Anson	Harriston	20	800	320
Simpson, C. M.	Winnipeg	333	13,320	6,660
Turner, Dr. Henry A.	Millbrook	10	400	200
Tom, J. Elgin	Goderich	20	800	400
Terryberry, C. B.	Woodstock	15	600	300
Tranmor, E. G.	Brantford	10	400	200
Tobey, J. D.	Owen Sound	10	400	200
Twoomey Jeremiah	Penelon Falls	5	200	100
Tudhope, W. R.	Toronto	50	2,000	1,000
Trethewey, Cathirn	"	20	800	400
Toronto General Trusts Corporation	"	18	720	720
Union Life Assce. Co.	"	20	800	400
Verity, Mrs. Minnie	Brantford	10	400	200
Vance, G. M.	Shelburne	5	200	100
Verity, W. J.	Brantford	15	600	300
Verity, Percy E.	Brantford	20	800	400
Vrooman, J. P.	Napanee	5	200	100
Waddell, R. R. M.	Peterboro	35	1,400	700
Waddell, Mary	Peterboro	35	1,400	700
Wheeler, Mrs. Annie	St. Paul, Minn.	7	280	280
Wickett, S. R.	Toronto	5	200	100
Webster, Samuel	Norval	10	400	200
Wood, W. T.	Millbrook	10	400	200
Wilkinson, W. Exrs of	Toronto	5	200	100
Wilks, A. J. (K.C.)	Brantford	5	200	100
Wood Isaac	Kingston	10	400	200
Whitney, Charles	Brantford	25	1,000	500
Williams, W. J.	Brantford	10	400	200
Webster, David	Brantford	10	400	200
Wilson, Thomas	Leamington	1	40	20
Williams, William	Collingwood	10	400	200
Widdifield, W. C.	Newmarket	10	400	200
Wilts, Miss Laura K.	Brantford	10	400	200
Ward, Henry A.	Port Hope	5	200	100
Wilkins, F. W.	Norwood	20	800	400
Watson, F. C.	Sarnia	5	200	100
Totals		6,867	\$ 274,680	\$ 142,760



SESSIONAL PAPER No. 8

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at February 25, 1913)

Geo. C. Robb, President; Henry N. Roberts, Vice-President; F. G. B. Allan, Charles S. Blake, Lyman B. Brainerd.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	Amount subscribed and paid in cash.
		\$ cts.
Allan, F. G. B.....	Toronto, Ont.....	2,000 00
Brainerd, Lyman B.....	Hartford, Conn.....	3,000 00
Blake, Charles S.....	".....	2,000 00
Robb, George C.....	Toronto, Ont.....	2,000 00
Roberts, Henry N.....	".....	2,000 00
Hartford Steam Boiler Inspection & Insurance Company...	Hartford, Conn.....	89,100 00
	Total.....	\$ 100,100 00

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## BRITISH AMERICA ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1912.)

Hon. Geo. A. Cox, President; W. R. Brock, Vice-President; Robert Bickerdike, E. W. Cox, D. B. Hanna, Jno. Hoskin, K.C., L.L.D., Alex. Laird, Z. A. Lash, K.C., L.L.D., W. B. Maikle, Geo. A. Morrow, Augustus Myers, Frederic Nicholls, Jas. Kerr Osborne, Col. Sir H. Pellatt, C.V.O., E. R. Wood.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

## COMMON STOCK.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Agar, Miss Florence.....	Toronto, Ont.....	6	150 00	150 00
Agar, R. T.....	Ingersoll, Ont.....	10	250 00	250 00
Aitkin, Mrs. Janet.....	Toronto, Ont.....	46	1,150 00	1,150 00
Armour, Robert.....	Montreal, Que.....	41	1,025 00	1,025 00
Armour, E. Douglas, K.C.....	Toronto, Ont.....	20	500 00	500 00
Ardagh, Henry H.....	"Ardraen", Barrie, Ont.....	9	225 00	225 00
Ardagh, Miss Anna B.....	" " " " " "	9	225 00	225 00
Atkinson, D. H.....	Toronto, Ont.....	5	125 00	125 00
Allen, Mrs. Emma J.....	" " " " " "	38	950 00	950 00
Allen, J. K.....	Newcastle, Ont.....	8	200 00	200 00
Bain, John.....	Toronto, Ont.....	5	125 00	125 00
Barkworth, J. E.....	Baltimore, Md.....	20	500 00	500 00
Baker, John T. Est. of.....	New York.....	100	2,500 00	2,500 00
Banks, Mrs. Emily.....	Care of W. H. Banks, Toronto, Ont.....	20	500 00	500 00
Banks, W. H. (In tr.).....	Toronto, Ont.....	1	25 00	25 00
Bailey, Mrs. P. L.....	" " " " " "	5	125 00	125 00
Bailey, P. L.....	" " " " " "	20	500 00	500 00
Baxter, Est. of James E.....	Simcoe, Ont.....	4	100 00	100 00
Behan, Mrs. Julia.....	Orange, N.J.....	13	325 00	325 00
Beddingfield, Geo., Administrator Estate of late W. J. Bryan.....	Toronto, Ont.....	10	250 00	250 00
Bell, A. J.....	Halifax, N.S.....	10	250 00	250 00
Bezley, Mrs. E. A.....	Toronto, Ont.....	11	275 00	275 00
Bickerdike, Robert, M.P.....	Montreal, Que.....	119	2,975 00	2,975 00
Biggs, Gertrude L. Mrs.....	Toronto, Ont.....	27	675 00	675 00
Blossom, Geo. W.....	Care of F. S. James & Co., Chicago, Ill.....	100	2,500 00	2,500 00
Black, Mac. M.....	Springfield, Ont.....	5	125 00	125 00
Boswell, A. R., K.C., in trust.....	Care of A. R. B., Toronto, Ont.....	2	50 00	50 00
Bond, Exec. of Estate of John M.....	Toronto, Ont.....	26	650 00	650 00
Bounsall, Miss Phoebe S.....	Hamilton, Ont.....	4	100 00	100 00
Bower, Mrs. Sarah E.....	Toronto, Ont.....	20	500 00	500 00
Bowie, Dr. E. F.....	" " " " " "	2	50 00	50 00
Boyd, Mrs. Mary H.....	" " " " " "	8	200 00	200 00
Boyd, W. Y.....	Gananoque.....	5	125 00	63 06
Browne, Rev. Geo.....	Toronto, Ont.....	26	650 00	650 00
Brumell, Mrs. Kate W.....	" " " " " "	96	2,400 00	2,400 00
Bryan, A. W.....	" " " " " "	20	500 00	150 00
Buntin, Estate of Alex.....	Montreal, Que.....	285	7,125 00	7,125 00
Buntin, Mrs. Isabella G.....	" " " " " "	284	7,100 00	7,100 00
Burton, Geo. F.....	Toronto, Ont.....	20	500 00	500 00
Bunnell, Arthur K.....	Brantford, Ont.....	5	125 00	125 00
Carey, J.P.....	Unknown.....	1	25 00	25 00
Carpenter, E. R.....	Collingwood, Ont.....	13	325 00	325 00
Cartwright, John R.....	Toronto, Ont.....	12	300 00	300 00
Carpmael, Miss A. C.....	Armada, Culverden Park, Road, Tunbridge Wells, Eng.....	60	1,500 00	1,500 00
Catheart, R.....	Unknown.....	1	25 00	25 00
Champion, Charles, Est. of.....	Brantford, Ont.....	27	675 00	675 00
Champion, Iden W.....	" " " " " "	26	650 00	650 00
Chafee, Zechariah, Jr.....	Providence, R.I.....	18	450 00	450 00
Chapin, Mrs. C. L.....	Toronto, Ont.....	40	1,000 00	1,000 00
Chafee, Zechariah.....	Providence, R.I.....	47	1,175 00	1,175 00
Clark, James.....	Bullocks Corners.....	28	700 00	700 00
Clark, Sir Wm. Mortimer, K.C.....	Toronto, Ont.....	13	325 00	325 00

## SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid. in cash.
			\$ cts.	\$ cts.
Clarkson, Edith Mary.....	Toronto.....	400	10,000 00	10,000 00
Coutts, James.....	Ufford, Muskoka.....	20	500 00	500 00
Cox, Mrs. Annie S.....	Paris, Ont.....	26	650 00	650 00
Cox, Hon. Geo. A.....	Toronto, Ont.....	844	21,100 00	21,100 00
Cox, Hon. Geo. A., in trust.....	".....	2,000	50,000 00	50,000 00
Cox, Hon. Geo. A. & W. B. Meikle, Joint Trustees.....	".....	850	21,250 00	21,250 00
Cox, Hon. Geo. A., in trust.....	".....	3,200	80,000 00	80,000 00
Cox, E. W.....	".....	66	1,650 00	1,650 00
Cook, C. Pres. and W. G. Helliker, Man- ager, (Royal Loan & Sav. Co.).....	Brantford, Ont.....	100	2,500 00	2,500 00
Cucksey, R.....	Chatham, Ont.....	4	100 00	66 73
Curtis, Frank E.....	Simeoe, Ont.....	4	100 00	100 00
Cunningham, Robert, Estate of.....	Guelph, Ont.....	50	1,250 00	1,250 00
Davidson, Nancy W.....	Toronto, Ont.....	15	375 00	375 00
De Gex, L. M.....	Care of H. S. Rapley, White Horse, Yukon Terr.....	26	650 00	650 00
Denton, A. Muir.....	Port Dalhousie, Ont.....	31	775 00	775 00
Dickson, Robert.....	St. Marys, Ont.....	200	5,000 00	5,000 00
Duncan, John, Exec. Est. of Wm. Duncan.....	Toronto, Ont.....	17	425 00	425 00
Dundas, Mrs. Amy C.....	Toronto, Ont.....	19	475 00	475 00
Dundas, Miss Amy D.....	".....	4	100 00	100 00
Dunham, Mrs. Alice.....	Boston, Mass.....	67	1,675 00	1,675 00
Dunlop, H. C.....	Goderich, Ont.....	48	1,200 00	1,200 00
Dunlop, James, Administrator.....	Woodstock, Ont.....	6	150 00	150 00
Duffett, Walter.....	Toronto, Ont.....	20	500 00	500 00
Duffett, Herbert.....	".....	117	2,925 00	2,925 00
Dupuis, Mrs. Annie J.....	Care of R. Crawford, Kingston, Ont.....	13	325 00	325 00
Dunnett, Mrs. Jessie.....	Toronto, Ont.....	30	750 00	750 00
Elliott, Christopher.....	Unknown.....	16	400 00	400 00
Emery, Mrs. C. E. & H. M.....	Port Burwell, Ont.....	10	250 00	250 00
Essery, W. H.....	Toronto, Ont.....	10	250 00	75 00
Farthings, J. Murray, Trustee.....	Aylmer, Ont.....	10	250 00	250 00
Farwell, W. G., in trust.....	New York.....	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. Catherine L.....	Toronto, Ont.....	45	1,125 00	1,125 00
Ferrier, Mrs. Annie.....	Care of C. R. McKeown, Orangeville, Ont.....	7	175 00	175 00
Ferrah, Miss Maggie.....	Oakville, Ont.....	1	25 00	25 00
Ferrah, Miss Mary.....	".....	2	50 00	50 00
Fitton, H. W.....	Brantford, Ont.....	10	250 00	250 00
Fitton, C. H., M. & H. W., Trus.....	".....	10	250 00	250 00
Fletcher, Robert J.....	Barrie, Ont.....	10	250 00	250 00
Forster, Geo.....	Toronto, Ont.....	1	25 00	25 00
Freysing, Peter.....	".....	26	650 00	650 00
Fudger, W. E.....	Winnipeg, Man.....	22	550 00	550 00
Gamble, Geo.....	Toronto, Ont.....	21	525 00	525 00
Gamble, Mrs. Matilda.....	".....	24	600 00	600 00
Gardiner, Samuel.....	Unknown.....	1	25 00	25 00
Garrett, Mrs. Alice, Exec., in trust.....	Niagara, Ont.....	55	1,375 00	1,375 00
Garrow, E. F.....	Toronto, Ont.....	20	500 00	500 00
Gibson, Rev. John.....	Thornhill, Ont.....	10	250 00	250 00
Gilmour, Thomas.....	Toronto, Ont.....	50	1,250 00	1,250 00
Gilmour, Miss Jessie.....	Mimico P. O., Ont.....	2	50 00	50 00
Godwin, W. H., Est. of.....	Kingston, Ont.....	5	125 00	125 00
Gorham, Mrs. Helen D.....	Milton, Ont.....	10	250 00	250 00
Hamilton, J. M. & J. H. Sharpe, Execs.....	San Francisco, Cal.....	72	1,800 00	1,800 00
Hamilton, Clark & R. V. Rogers, Jr., Trustees.....	Kingston, Ont.....	9	225 00	225 00
Hammond, L. D.....	Chicago, Illinois.....	40	1,000 00	1,000 00
Haney, Mrs. Annie M.....	Strathroy, Ont.....	15	375 00	375 00
Hanlin, Mrs. Helen.....	Fergus, Ont.....	8	200 00	200 00
Harris, Arthur B.....	Clarkson, Ont.....	13	325 00	325 00
Hay, A. W.....	Quebec, Que.....	20	500 00	500 00
Henderson, John.....	Ottawa, Ont.....	70	1,750 00	1,750 00

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## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Heribel, Louis Emile.....	St. Hyacinthe, Que.....	3	75 00	75 00
Hewson, Mrs. Fannie B.....	Niagara Falls, Ont.....	20	500 00	500 00
Hime, W. L. & M. W., in trust.....	Toronto, Ont.....	20	500 00	500 00
Hirschberg, Mrs. Mary.....	St. Louis, Mo.....	50	1,250 00	1,250 00
Holcroft, H. S.....	Orillia, Ont.....	10	250 00	250 00
Hoskin, John, K.C., LL. D.....	Turnbridge Wells, Eng.....	280	7,000 00	7,000 00
Howe, Etna D.....	Toronto, Ont.....	54	1,350 00	1,350 00
Hodgens, W. S.....	".....	26	650 00	650 00
Hodgens, W. S., in trust.....	".....	26	650 00	650 00
Howson, H. B., Est. of.....	".....	10	250 00	250 00
Hooper, Edward M.....	St. Catharines, Ont.....	2	50 00	50 00
Hooper, Mrs. Isabella L.....	Care of Dr. Hooper, St. Catharines, Ont.....	2	50 00	50 00
Hutton, Mrs. E. A.....	Guelph, Ont.....	20	500 00	500 00
Irving, Mrs. Louisa S.....	Care of L. H. Irving, Toron- to, Ont.....	3	75 00	75 00
Irwin, J.....	Strathroy, Ont.....	20	500 00	500 00
Jackes, Mrs. Kate, Exec.....	Toronto, Ont.....	49	1,225 00	1,225 00
Jaffray, Robert.....	".....	200	5,000 00	5,000 00
Kehoe, Christopher, J.....	Care of F. D. Hirschberg & Co., St. Louis, Mo.....	50	1,250 00	1,250 00
Kenny, James J., Est. of.....	Care of J. H. Hunter, Tor- onto, Ont.....	79	1,975 00	1,975 00
Kent, Miss Myra.....	Toronto, Ont.....	53	1,325 00	1,325 00
Kernahan, J. K.....	St. Catharines, Ont.....	10	250 00	250 00
Kirkpatrick, W. M. & A. T., Execs.....	Care of Wm. Kirkpatrick Toronto.....	25	625 00	625 00
Kimmerley, P. G.....	Toronto, Ont.....	20	500 00	500 00
Knowlton, F. J. G.....	St. John, N.B.....	20	500 00	500 00
Larkin, Ellen M., Extx. and H. E. McSloy, Exec. Est. of P. Larkin.....	St. Catharines, Ont.....	200	5,000 00	5,000 00
Lavis, Chas., Est., S. Masson, Exec.....	Belleville, Ont.....	80	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D., Trustee.....	Toronto, Ont.....	66	1,650 00	1,650 00
Leach, James.....	Care of Wm. Davies Co., Toronto, Ont.....	40	1,000 00	1,000 00
Leckie, Miss Sarah.....	Bullocks Corners, Ont.....	13	325 00	325 00
Leslie, William.....	Unknown.....	2	50 00	50 00
Lester, Thomas W.....	Hamilton, Ont.....	22	550 00	550 00
Long, Thomas.....	Collingwood, Ont.....	462	11,550 00	11,550 00
Long, Thomas, in trust.....	".....	254	6,350 00	6,350 00
Long, John J., Est. of.....	Care of Thomas Long, Tor- onto, Ont.....	114	2,850 00	2,850 00
MacGillivray, Mrs. Clara D.....	Kingston, Ont.....	20	500 00	500 00
Macaulay, Miss C. I.....	".....	20	500 00	500 00
Macdonald, The Baroness.....	Care of A. V. Sinclair, Ottawa, Ont., "Earns- cliffe".....	56	1,400 00	1,400 00
MacKerchar, Donald.....	Minneapolis, Minn.....	2	50 00	50 00
MacMahon, H. P.....	Woodstock, Ont.....	10	250 00	250 00
MacMahon, H. W.....	Toronto, Ont.....	10	250 00	250 00
Maddison, Mrs. Esther A.....	".....	10	250 00	250 00
Marling, Thomas W. B.....	Care of J. B. Gisborne and Wm. Marling, Montreal, Que.....	1	25 00	25 00
Marsh, Mrs. Emily Carew.....	Lindsay, Ont.....	21	525 00	525 00
Mahony, T. H.....	Care of Mahony & Hay, Quebec.....	80	2,000 00	2,000 00
Maughan, Nicholas, Est. of.....	Care of John W. Maughan, Toronto, Ont.....	26	650 00	650 00
McCallum, J. Finlay.....	Edmonton, Alta.....	5	125 00	125 00
McKay, Geo.....	Unknown.....	2	50 00	50 00
McDonald, Mrs. Alice.....	Guelph, Ont.....	7	175 00	175 00
McIntosh, James Innes.....	".....	8	200 00	200 00

## SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid. in cash.
			\$ cts.	\$ cts.
McKeown, Mrs. Christina Innes.....	Mrs. C. R. McKeown, care of, C. R. McKeown, Orangeville, Ont.....	7	175 00	175 00
McCabe, S. L.....	Lotus, Ont.....	20	500 00	500 00
McGee, Mrs. Annie (nee Osborne).....	Toronto, Ont.....	13	325 00	325 00
McLaughlin, Dr. R. G.....	".....	2	50 00	50 00
McLean, Donald.....	".....	2	50 00	50 00
Meadows, Mrs. Emily M.....	Wexford, Ireland.....	24	600 00	600 00
Meikle, W. B.....	Toronto, Ont.....	50	1,250 00	1,250 00
Milner, Margaret Flavell.....	".....	12	300 00	300 00
Moran, W. J.....	Winnipeg, Man.....	18	450 00	450 00
Mountain, Rev. J. J. S., Execs. Est. of.....	Cornwall, Ont.....	102	2,550 00	2,550 00
Munro, Alexander.....	Toronto, Ont.....	5	125 00	125 00
Moyna, Rev. Michael.....	Barrie, Ont.....	40	1,000 00	1,000 00
Mountain, Mrs. Louisa Mira.....	St. Catharines, Isle of Wight, Eng.....	36	900 00	900 00
Morrow, Geo. A.....	Toronto, Ont.....	100	2,500 00	2,500 00
Munroe, James.....	".....	2	50 00	50 00
Murray, Rev. James.....	".....	2	50 00	50 00
Myers, Augustus.....	".....	532	13,300 00	13,300 00
National Tr. Co., Ltd.....	".....	668	16,700 00	16,700 00
National Tr. Co., Ltd., Administrators of Est. of John Morrison.....	".....	176	4,400 00	4,400 00
Nicol, Miss Marg't P.....	Care of Robert Dickson, St. Marys, Ont.....	10	250 00	250 00
Nicholls, H. A.....	Richmond Hill, Ont.....	4	100 00	100 00
Neihaus, Charles.....	Toronto, Ont.....	80	2,000 00	2,000 00
Niven, John K. & Co.....	".....	10	250 00	250 00
Northcote, Henry.....	".....	2	50 00	50 00
Northern Life Assurance Co.....	London, Ont.....	200	5,000 00	5,000 00
O'Flynn, Francis E.....	Belleville, Ont.....	16	400 00	400 00
O'Flynn, Philo Walter.....	Madoc, Ont.....	17	425 00	425 00
O'Flynn, Harry H.....	Toronto, Ont.....	10	250 00	250 00
O'Flynn, Fred W.....	".....	10	250 00	250 00
O'Hara, James.....	".....	6	150 00	150 00
Osborne, James Kerr.....	Care of Massey-Harris Co., Toronto, Ont.....	600	17,250 00	17,250 00
Park, James.....	Toronto, Ont.....	2	50 00	50 00
Parker, Mrs. M. D.....	Winnipeg, Man.....	12	300 00	300 00
Paterson, Miss Helen M.....	Toronto, Ont.....	14	350 00	350 00
Paterson, Miss Mary Louise.....	Care of Rev. T. W. Paterson, Deer-Park, Ont.....	48	1,200 00	1,200 00
Paterson, Rev. T. W.....	Deer Park, Toronto, Ont.....	84	2,100 00	2,100 00
Paterson, John A.....	Toronto, Ont.....	2	50 00	50 00
Patrick, Geo. S.....	Lindsay, Ont.....	12	300 00	300 00
Peary, G. S., in trust.....	Toronto, Ont.....	12	300 00	300 00
Pellatt, Col. Sir Henry, C.V.O.....	Traders Bank Bldg., Toronto	406	10,150 00	10,150 00
Perry, Walter D.....	Toronto, Ont.....	280	7,000 00	7,000 00
Philps, E. L.....	St John, N.B.....	20	500 00	500 00
Poole, James.....	Glencoe, Ont.....	4	100 00	100 00
Porter, John S.....	Toronto, Ont.....	34	850 00	850 00
Potts, Mrs. Jane V.....	Sterling, Ont.....	20	500 00	500 00
Power, William.....	Toronto, Ont.....	4	100 00	100 00
Provident Inv. Co.....	".....	14	350 00	350 00
Pyne, Dr. R. A. and W. F. MacQueen, Executors.....	Care of R. A. Pyne, Toronto, Ont.....	8	200 00	200 00
Raikes, Geo., (in trust).....	Barrie, Ont.....	60	1,500 00	1,500 00
Raikes, Geo.....	".....	60	1,500 00	1,500 00
Ramsay, William.....	Bowland Stow, Scot.....	26	650 00	650 00
Rance, Mrs. Harriet.....	Clinton, Ont.....	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald.....	Stamford Hill, London N., Eng.....	10	250 00	250 00
Ridout, Percival F.....	North Toronto, Ont.....	30	750 00	750 00
Robinson, Misses H. M. and A. A., Execu- trices.....	"Langside", Toronto, Ont.....	40	1,000 00	1,000 00

3 GEORGE V., A. 1913

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid. in cash.
			\$ cts.	\$ cts.
Robinson, Mrs. Elizabeth.....	Toronto, Ont.....	50	1,250 00	1,250 00
Rodgers, Dr. J. M.....	Ingersoll, Ont.....	4	100 00	100 00
Ross, Fred H.....	Toronto, Ont.....	10	250 00	250 00
Rowell, Mrs. Elizabeth.....	Toronto, Ont.....	10	250 00	250 00
Scholfield, Mrs. A. L., (in trust).....	Care of Dominion Bank, Guelph, Ont.....	9	225 00	225 00
Scott, Ann.....	Unknown.....	8	200 00	200 00
Scott, C. W.....	Toronto, Ont.....	20	500 00	500 00
Shaw, Mrs. Isabel T.....	Hamilton, Ont.....	15	375 00	375 00
Sharpe, Miss Clara L.....	San Francisco, Cal.....	17	425 00	425 00
Simpson, Benjamin M.....	Care of Wm. A. Simpson & Son, Philadelphia, Pa.....	40	1,000 00	1,000 00
Simpson, Charles C.....	" ".....	20	500 00	500 00
Simpson, William M.....	" ".....	20	500 00	500 00
Sims, P. H.....	Toronto, Ont.....	200	5,000 00	5,000 00
Sims, P. H., (in trust).....	" ".....	6	150 00	
Smart, A. M.....	Care of G. M. Gunn & Son, London, Ont.....	20	500 00	500 00
Smith, Alexander.....	Care of Aged Men's Home, Toronto, Ont.....	40	1,000 00	1,000 00
Smith, Mrs. Jane M., Executrix.....	Montreal, Que.....	6	150 00	150 00
Smith, W. W.....	Raleigh, N. C.....	40	1,000 00	1,000 00
Smiley, James.....	Paris, Ont.....	4	100 00	100 00
Sproule, Mrs. Elizabeth J.....	Springfield-on-the-Credit... Berlin, Ont.....	5	125 00	125 00
Staebler, J. M., Estate.....	Berlin, Ont.....	10	250 00	75 00
Stewart, James B.....	Toronto, Ont.....	4	100 00	100 00
Stewart, Wm. E.....	" ".....	4	100 00	100 00
Stewart, John and John Duncan, Exec- utors, (in trust).....	" ".....	52	1,300 00	1,300 00
Strathy, James Robert.....	Care of A. G. Strathy, Tor- onto, Ont.....	9	225 00	225 00
Strathy, Miss Elizabeth M. L.....	" ".....	9	225 00	225 00
Strathy, A. G.....	Toronto, Ont.....	9	225 00	225 00
Strathy, Gerard B.....	" ".....	9	225 00	225 00
Swan, Henry.....	" ".....	2	50 00	50 00
Taylor, Maria and R. P. Sinclair, Extr.....	Ottawa, Ont.....	10	250 00	250 00
Tett, Mrs. Ethel M.....	Lacombe, Alta.....	88	2,200 00	2,200 00
Thompson, Robert, Est. of.....	Care of R. W. Thompson, Toronto, Ont.....	544	13,600 00	13,600 00
Tilley, Mrs. Elizabeth M.....	London, Ont.....	4	100 00	100 00
Toronto General Trust Corp., (in trust).....	Toronto, Ont.....	210	5,250 00	5,250 00
Toronto General Trusts Corp., Executors Estate of Jane Todd Kirkland.....	" ".....	80	2,000 00	2,000 00
Toronto General Trusts Corp., Executors Estate of John Gowans.....	" ".....	50	1,250 00	1,250 00
Toronto General Trusts Corp., Admin- istrators of Est. Mrs. E. M. Dalton.....	" ".....	13	325 00	325 00
Toronto General Trusts Corp., (Trustees) of Est. of Chas. E. Goad.....	" ".....	30	750 00	750 00
Toronto General Trusts Corp., Executors of Est. of Chas. E. Goad.....	" ".....	700	17,500 00	17,500 00
Toronto General Trusts Corp., (in trust) "Byrnes".....	" ".....	114	2,850 00	2,850 00
Torrance, Rev. Robert D. D.....	Guelph, Ont.....	12	300 00	300 00
Townley, W. R.....	Chicago, Ill.....	20	500 00	500 00
Turner, Geo. R.....	MacGregor, Ia.....	4	100 00	100 00
Turner, Charles Conrad.....	Winnipeg, Man.....	5	125 00	125 00
Turner, J. A. and C.....	Melfort, Sask.....	9	225 00	225 00
Wade, Mrs. Lillie M.....	Brighton.....	33	825 00	825 00
Walker, Miss Mary L.....	Ottawa, Ont.....	24	600 00	600 00
Walker, W. H.....	" ".....	14	350 00	350 00
Warren, Charles D.....	Toronto, Ont.....	1	25 00	25 00
Watson, Mrs. Sarah.....	" ".....	40	1,000 00	1,000 00
Watson, Mrs. Sarah, (in trust for G. B. and J. M. Watson).....	" ".....	85	2,125 00	2,125 00
Watson, Thomas.....	" ".....	80	2,000 00	2,000 00

SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Weir, James.....	Unknown.....	8	200 00	200 00
Western Assurance Co.....	Toronto, Ont.....	13, 633	340, 825 00	340, 825 00
Whittier, H. F.....	Trenton, Ont.....	18	450 00	450 00
Wilson, Chas. S., Exec. and Trustee of.....	Toronto, Ont.....	40	1, 000 00	1, 000 00
Wilson, John, Est.....	Unknown.....	8	200 00	200 00
Wingard, Miss Nora M.....	Morrisburg.....	26	650 00	650 00
Wigham, John Walker.....	Toronto, Ont.....	40	1, 000 00	1, 000 00
Wolfe, Mrs. Maude G.....	Petrolia, Ont.....	52	1, 300 00	1, 300 00
Wolfe, Fred, (in trust for F. B. Wolfe)....	".....	2	50 00	50 00
Wood, Lucinda J.....	Brantford, Ont.....	27	675 00	675 00
Woodman, Gordon O.....	Winnipeg, Man.....	40	1, 000 00	1, 000 00
Totals.....			\$850 000 00	\$ 849, 029 79

## LIST OF PREFERRED SHAREHOLDERS.

Baker, J. T., Est. of.....	New York City, U.S.A.....	32	800 00	800 00
Brock, W. R.....	Toronto, Ont.....	200	5, 000 00	5, 000 00
Cox, Hon. Geo. A.....	".....	5, 000	125, 000 00	125, 000 00
Cox, E. W.....	".....	1, 000	25, 000 00	25, 000 00
Dominion Securities Corp., Ltd.....	".....	7, 040	176, 000 00	176, 000 00
Hanna, D. B.....	".....	200	5, 000 00	5, 000 00
Hodgens, W. S., (in trust).....	".....	648	16, 200 00	16, 200 00
Laird, Alexander.....	".....	200	5, 000 00	5, 000 00
Lash, Z. A., K.C., LL.D.....	".....	200	5, 000 00	5, 000 00
Meikle, W. B., (in trust).....	".....	1, 000	25, 000 00	25, 000 00
Morrow, G. A., (in trust).....	".....	2, 000	50, 000 00	50, 000 00
Nicholls, Frederic.....	".....	200	5, 000 00	5, 000 00
Toronto General Trusts Corp., Executors of Est. of late Chas. E. Goad.....	".....	200	5, 000 00	5, 000 00
Townley, W. R.....	Chicago, Illinois, U.S.A.....	80	2, 000 00	2, 000 00
Wood, E. R.....	Toronto, Ont.....	4, 000	100, 000 00	100, 000 00
Totals.....			\$550, 000 00	\$ 550, 000 00

## BRITISH COLONIAL FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at February 26, 1913.)

Hon. C. E. Dubord, President; J. B. Morissette, Vice-President; I. L. Lafleur, J. E. E. Léonard, D. O. E. Denault, N. Drouin, J. E. Roberge, E. H. Huard, E. Lalonde, L. H. Desjardins, T. Meunier.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address	Amount subscribed.	Amount paid in cash.
		\$	\$
J. B. Morissette.....	Quebec.....	13,700	2,740
I. L. Lafleur.....	Montreal.....	13,700	2,740
Hon. Chas. E. Dubord.....	Quebec.....	20,400	4,080
J. E. E. Léonard.....	Montreal.....	13,700	2,740
Théodore Meunier.....	Montreal.....	29,500	5,900
Hon. J. E. Roberge.....	Lambton.....	39,700	7,940
Eusèbe H. Huard.....	Megantic.....	30,200	6,040
Emery Lalonde.....	Ste Anne de Bellevue.....	13,700	2,740
D. O. E. Denault.....	Sherbrooke.....	15,700	3,140
L. H. Desjardins.....	Terrebonne.....	18,700	3,740
Nap. Drouin.....	Quebec.....	44,000	8,800
Jos. N. Roy.....	".....	3,300	660
T. Poitras.....	".....	3,300	660
M. Bélanger.....	".....	6,700	1,340
J. Edgar Turgeon.....	".....	6,700	1,340
J. F. Aré.....	".....	10,300	2,060
Jos. Eugène Daigle.....	Beauport.....	6,600	1,320
Michel Lynch.....	".....	10,000	2,000
James Lynch.....	".....	3,000	600
Alexis Goulet.....	".....	4,000	800
A. Lafortune.....	Montreal.....	6,700	1,340
J. E. Loranger.....	".....	6,700	1,340
G. Berlinguette.....	".....	6,600	1,320
L. Vidal.....	".....	3,300	660
Alb. Loranger.....	".....	3,000	600
R. Larose.....	".....	4,000	800
P. St. Jacques.....	".....	3,400	680
I. Simard.....	St. Jean.....	2,700	510
G. Meunier.....	Montreal.....	6,700	1,340
D. L. Comeau.....	".....	1,000	200
Sully Meunier.....	".....	1,800	360
D. Tougas.....	".....	10,000	2,000
B. A. Charlebois.....	Waterloo.....	5,000	1,000
Eugène Huard.....	Megantic.....	5,000	1,000
W. Carignan.....	".....	5,000	1,000
J. Dion.....	".....	2,500	500
P. Rousseau.....	D'Israëli.....	4,000	800
J. Binette.....	".....	2,000	400
L. A. Lalonde.....	Ste. Anne.....	10,000	2,000
Jos. Daoust.....	".....	6,500	1,300
Dr. J. A. Guenette.....	".....	7,000	1,400
Edith Tremblay.....	".....	6,500	1,300
M. Allaire.....	Sherbrooke.....	6,500	1,300
A. C. Demers.....	".....	1,500	300
André Veilleux.....	".....	1,500	300
Emile David.....	".....	1,500	300
H. G. Denault.....	".....	3,300	660
W. J. Crochetière.....	".....	5,000	1,000
E. Denault.....	".....	5,000	1,000
G. Denault.....	".....	2,000	400
P. Denault.....	".....	1,700	340
A. Desjardins.....	Terrebonne.....	3,700	740
L. E. Chabot.....	".....	3,300	660



SESSIONAL PAPER No. 8

## BRITISH COLONIAL FIRE INSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
A. L. Desjardins.....	Terrebonne.....	2,000	400
Georges Beausolcil.....	".....	5,000	1,000
A. Cantin.....	Montreal.....	5,000	1,000
J. H. Clément.....	".....	5,000	1,000
E. Normandin.....	".....	5,000	1,000
J. A. Guitard.....	".....	5,000	1,000
L. J. Boileau.....	Montreal.....	6,500	1,300
M. B. Gravel.....	".....	5,000	1,000
J. W. Lavoie.....	St. Martin.....	8,700	1,740
A. Bourgouin.....	St. François.....	1,500	300
	Totals.....	\$ 500,000	\$ 100,000

3 GEORGE V., A. 1913

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

LIST OF DIRECTORS (As at February 6, 1913.)

Edward Brown, President; Sir Wm. Whyte, K.B.; and Hon. D. Cameron, Vice-Presidents; D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, G. O. Robertson, Jas. Balfour, T. J. S. Skinner, E. P. Davis, K.C.; A. C. Flumerfelt, Thos. L. Wood, Jos. Stauffer.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Address.	No. of Shares.	Amount Subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Andrew, T. N.	Port Arthur, Ont.	25	1,000 00	200 00
Appleton, J.	Toronto, Ont.	10	400 00	250 00
Archibald, M. G.	Kamloops, B.C.	25	1,000 00	125 00
Ashton, C. E., M.D.	Brantford, Ont.	50	2,000 00	250 00
Brydon, Wm.	Winnipeg, Man.	20	800 00	500 00
Balfour, Jas.	Regina, Sask.	500	20,000 00	3,000 00
Borden, L. E.	Nelson, B.C.	50	2,000 00	500 00
Brydges, S. M.	"	25	1,000 00	250 00
Burdett, S. W.	Winnipeg, Man.	15	600 00	600 00
Bryce, G. D., Rev.	"	50	2,000 00	2,000 00
Burdett, J. E. A.	"	25	1,000 00	1,000 00
Bjornstelt, G. B.	Victoria, B.C.	10	400 00	400 00
Brown, Edward.	Winnipeg, Man.	1,250	50,000 00	10,000 00
Bixel, A. A.	Brantford, Ont.	25	1,000 00	125 00
Biggar, S. D.	Hamilton, Ont.	10	400 00	25 00
Bradshaw, J. L.	Stratford, Ont.	5	200 00	200 00
Beatty, J. A.	"	25	1,000 00	125 00
Bernhardt, V. B.	Preston, Ont.	20	800 00	.....
Bernhardt, I. B.	"	10	400 00	50 00
Burrows, W. A.	Brantford, Ont.	25	1,000 00	.....
Bentham, W.	"	75	3,000 00	.....
Briscoe, R. A.	Galt, Ont.	25	1,000 00	.....
Calder, Alex.	Winnipeg, Man.	25	1,000 00	1,000 00
Corbett, S. C., Dr.	"	100	4,000 00	2,500 00
Cameron, Jno.	"	100	4,000 00	2,500 00
Chapman, Mrs. F. A.	Washington, D.C.	65	2,600 00	2,600 00
Carter-Cotton, F.	Vancouver, B.C.	125	5,000 00	5,000 00
Crofts, J. C. T.	North Vancouver.	200	8,000 00	1,000 00
Cameron, D. C.	Winnipeg, Man.	250	10,000 00	2,000 00
Craig & Ross.	"	200	8,000 00	1,000 00
Cummings, W. J.	"	100	4,000 00	2,500 00
Carter-Cotton & Co.	Vancouver, B.C.	50	2,000 00	2,000 00
Calder, N. F.	Winnipeg, Man.	25	1,000 00	1,000 00
Campbell, Dr. T.	Galt, Ont.	10	400 00	.....
Cushing, Hon. W. H.	Calgary, Alta.	100	4,000 00	4,000 00
Conybeare & Church.	Lethbridge, Alta.	25	1,000 00	250 00
Campbell, P. J.	Winnipeg, Man.	35	1,400 00	525 00
Crease, E. A.	Nelson, B.C.	5	200 00	50 00
Creighton, W. T.	Winnipeg, Man.	50	1,200 00	400 00
Carpenter, A. G.	Nelson, B.C.	25	1,000 00	125 00
Clare, Fred.	Preston, Ont.	10	400 00	50 00
Davis, E. P.	Vancouver, B.C.	250	10,000 00	2,000 00
Dawson, Judge A.	Winnipeg, Man.	35	1,400 00	575 00
Delbridge, L. M.	"	50	2,000 00	1,250 00
Day, E. A.	Kelowna, B.C.	25	1,000 00	250 00
Darke, F. N.	Regina, Sask.	100	4,000 00	1,500 00
Evans, R. T.	Winnipeg, Man.	100	4,000 00	3,250 00
Emmert, H. L.	"	100	4,000 00	500 00
Elliott, R. T.	Victoria, B.C.	250	10,000 00	5,000 00
Foster, F. K.	Winnipeg, Man.	399	15,960 00	3,564 50
Flumerfelt, A. C.	Victoria, B.C.	250	10,000 00	2,000 00
Fair, Geo. H.	Brantford, Ont.	10	400 00	50 00
Forster, F. J. R.	Stratford, Ont.	40	1,600 00	75 00

## SESSIONAL PAPER No. 8

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Fink, Geo.	Preston, Ont.	25	1,000 00	125 00
Fleming, D. J.	Galt, Ont.	10	400 00	100 00
Godfrey, A. K.	Winnipeg, Man.	25	1,000 00	625 00
Graham, W. C.	Kamloops, B.C.	25	1,000 00	312 50
Gautier, F. E.	Winnipeg, Man.	5	200 00	66 00
Getty, Edwin J.	Galt, Ont.	100	4,000 00	500 00
Harvie, R. A.	Winnipeg, Man.	50	2,000 00	1,250 00
Holden, J. B.	Victoria, B.C.	25	1,000 00	1,000 00
Halls, F. E.	Winnipeg, Man.	100	4,000 00	2,500 00
Husband, D. G.	Brantford, Ont.	5	200 00	25 00
Hughes, W. L.	"	10	400 00	50 00
Hollinrake, W. A.	"	10	400 00	50 00
Hunter, Jessie G.	"	5	200 00	25 00
Husband, Mrs. K. C.	Vernon, B.C.	50	2,000 00	750 00
Hill, Jno.	Brantford, Ont.	10	400 00	50 00
Hunter, M. M.	Oranada, Ont.	10	400 00	50 00
Halstead, A. B.	Carnduff, Sask.	50	2,000 00	400 00
Hills, Allan	Galt, Ont.	20	800 00	100 00
Hudson, W. S.	Preston, Ont.	25	1,000 00	.....
Ives, W. C.	Lethbridge, Alta.	50	2,000 00	500 00
James, E.	Winnipeg, Man.	25	1,000 00	375 00
Kellam, B. A.	"	25	1,000 00	200 00
Kennedy, C. W. N.	"	750	30,000 00	9,500 00
Langford, T. J.	"	25	1,000 00	1,000 00
Landerkin, Henry	Toronto, Ont.	250	10,000 00	2,000 00
Langley, A. G.	Vancouver, B.C.	25	1,000 00	1,000 00
Lent & Jones	Calgary, Alta.	50	2,000 00	2,000 00
Lonsdale, J.	Winnipeg, Man.	75	3,000 00	375 00
Lathrop, O. T.	Lethbridge, Alta.	10	400 00	400 00
Lloyd-Jones, D.	Kelowna, B.C.	25	1,000 00	250 00
Lloyd-Jones, W.	"	25	1,000 00	250 00
Lyons, J. H.	Revelstoke, B.C.	20	800 00	100 00
Long, W. E.	Brantford, Ont.	50	2,000 00	667 00
Layton, J. R.	Paris, Ont.	10	400 00	.....
Laird, J. H.	Galt, Ont.	25	1,000 00	.....
Moody, A. W.	Winnipeg, Man.	100	4,000 00	3,000 00
Macklin, E. H.	"	25	200 00	200 00
Macara, W. E.	"	25	10,000 00	2,000 00
Malcolm, Miss M.	Newport, R.I.	6	240 00	240 00
Merritt, C. M.	Vancouver, B.C.	100	4,000 00	1,500 00
MacKay, D. S.	Winnipeg, Man.	25	1,000 00	125 00
Maurer & Wilde	"	50	2,000 00	250 00
Messecar, C. L.	Brantford, Ont.	100	4,000 00	500 00
McIntyre, J. F.	Winnipeg, Man.	50	2,000 00	2,000 00
McMunn, R. S.	"	50	2,000 00	750 00
McMurtry, W. J.	Galt, Ont.	25	1,000 00	125 00
McIntyre, P. C.	Winnipeg, Man.	100	4,000 00	1,500 00
McEwen, M. W.	Brantford, Ont.	10	400 00	50 00
McMurtry, J. H.	Galt, Ont.	5	200 00	25 00
McMurtry, E. E.	"	5	200 00	25 00
Nelson, H. R.	Victoria, B.C.	25	1,000 00	1,000 00
Ormond, A. E.	Victoria, B.C.	350	10,000 00	2,000 00
Owen, R. H.	Minneapolis, Minn.	100	4,000 00	.....
Pulford, A. H.	Winnipeg, Man.	50	2,000 00	2,000 00
Popham, E. S.	"	50	2,000 00	1,500 00
Prowse, S. W.	"	25	1,000 00	300 00
Palmer, F. D.	Galt, Ont.	25	1,000 00	125 00
Palmer, F. H.	"	10	400 00	50 00
Parsons, J. A.	"	25	1,000 00	.....
Richardson, R. D.	Winnipeg, Man.	25	1,000 00	700 00
Ruttan, H. N.	"	50	2,000 00	2,000 00
Robertson, O. A.	St. Paul, Minn.	250	10,000 00	2,000 00
Runians, E. O.	London, Ont.	125	5,000 00	2,000 00
Runians, J. E.	Calgary, Alta.	25	1,000 00	550 00
Robson, H. A.	Winnipeg, Man.	50	2,000 00	250 00

3 GEORGE V., A. 1913

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Ross, Margaret.....	Winnipeg, Man.....	50	2,000 00	250 00
Ryerson, N. W.....	Brantford, Ont.....	10	400 00	50 00
Revitzer, Jno.....	Preston, Ont.....	25	1,000 00	125 00
Ratz, Jno. H.....	".....	25	1,000 00	.....
Stiles, H. B.....	Winnipeg, Man.....	25	1,000 00	1,000 00
Shandley, H. H.....	Victoria, B.C.....	100	4,000 00	2,000 00
Sproule, W. H.....	Winnipeg, Man.....	500	20,000 00	3,250 00
Sprague, D. B.....	".....	25	1,000 00	200 00
Skinner, T. J. S.....	Calgary, Alta.....	250	10,000 00	2,000 00
Senkler, J. H.....	Vancouver, B.C.....	100	4,000 00	1,500 00
Stevens, R. W.....	Kelowna, B.C.....	5	200 00	50 00
Steward, C. A. C.....	Penticton, B.C.....	50	2,000 00	250 00
Spence, Jno. A.....	Brantford, Ont.....	10	400 00	50 00
Speirs, D. G.....	Galt, Ont.....	25	1,000 00	125 00
Sloan, Jno.....	".....	10	400 00	50 00
Stahlschmidt, W.....	Preston, Ont.....	25	1,000 00	.....
Stauffer, Jos.....	Galt, Ont.....	100	4,000 00	500 00
Struthers, R. G.....	".....	25	1,000 00	.....
Todd, J. O.....	Winnipeg, Man.....	50	2,000 00	2,000 00
Tufford, A. F.....	St. Thomas, Ont.....	25	1,000 00	125 00
Vokes, C.....	Winnipeg, Man.....	250	10,000 00	2,000 00
Watt, W. L.....	Long Beach, Cal.....	25	1,000 00	250 00
Wallace, C. A.....	Calgary, Alta.....	50	2,000 00	1,600 00
Williams, D. E.....	Winnipeg, Man.....	500	20,000 00	3,000 00
Woodruff, H. S.....	".....	50	2,000 00	500 00
Wade, C. E.....	".....	25	1,000 00	250 00
Wade, A. H.....	".....	25	1,000 00	250 00
White, R. B.....	".....	25	1,000 00	250 00
White, Wm. G.....	".....	100	4,000 00	1,500 00
Whyte, Sir Wm.....	".....	250	10,000 00	2,000 00
Wilson, W. O.....	Virden, Man.....	10	400 00	50 00
Wood, T. L.....	Brantford, Ont.....	200	8,000 00	750 00
Wilcox, Miss H.....	".....	20	800 00	100 00
Wade, B. J.....	".....	10	400 00	50 00
Wood, D. B.....	Hamilton, Ont.....	100	4,000 00	500 00
Whitaker, G. W.....	Brantford, Ont.....	10	400 00	50 00
Windell, Miss B.....	Galt, Ont.....	5	200 00	25 00
Windell, A. J.....	".....	5	200 00	25 00
Watson, R.....	Paris, Ont.....	20	800 00	100 00
Young, Robt.....	Winnipeg, Man.....	5	200 00	200 00
Young, C. R.....	Lethbridge, Alta.....	50	2,000 00	1,600 00
Totals.....			\$ 500,000 00	\$ 150,000 00

SESSIONAL PAPER No. 8

## THE CANADA ACCIDENT ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at February 6, 1913.)

S. H. Ewing, President; J. S. N. Dougall, Vice-President; T. H. Hudson, Manager; Hon. S. C. Wood,  
Hon. N. Currie, Jas. McGregor.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Commercial Union Assurance Co., Limited...	London, Eng. ....	100,300	40,120
R. Wilson-Smith.....	Montreal, P.Q. ....	4,000	1,600
Thomas H. Hudson.....	" .....	1,000	400
J. S. N. Dougall.....	" .....	1,000	400
S. H. Ewing.....	" .....	1,000	400
Hon. S. C. Wood.....	Toronto.....	1,000	400
	Totals.....	\$108,300	\$43,320

3 GEORGE V., A. 1913

## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at March 8, 1913).

Capt. Wm. Robinson, President; F. H. Alexander, Nicholas Bawlf and D. E. Sprague, Vice-Presidents;  
E. F. Hutchings, E. D. Martin, D. R. Dingwall, E. L. Taylor, E. S. Popham, Andrew Gray, Jonathan  
Rogers, F. N. Darke, S. D. Lazier: W. T. Alexander, Managing Director.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Agar, Mrs. H. T.	Bird's Hill, Man.	5	500 00	500 00
Anderson, Mrs. C. E.	Virten, Man.	10	1,000 00	1,000 00
Armstrong, J. C.	New Westminster, B.C.	45	4,500 00	4,500 00
Adrain, John.	St. John's, Nfd.	10	1,000 00	500 00
Alexander, W. T.	Winnipeg, Man.	100	10,000 00	2,800 00
Alexander, F. H.	"	100	10,000 00	2,800 00
Allen, G. H.	"	50	5,000 00	680 00
Affleck, R. G.	Vancouver, B.C.	80	8,000 00	2,600 00
Armstrong, J. W.	Gladstone, Man.	20	2,000 00	740 00
Allen, A. E.	Victoria, B. C.	25	2,500 00	925 00
Appleton & Partington.	Kenora, Ont.	10	1,000 00	370 00
Adam, George.	Winnipeg, Man.	10	1,000 00	370 00
Archibald, J. R.	Kamloops, B. C.	10	1,000 00	280 00
Alexander, R. H.	Vancouver, B. C.	30	3,000 00	1,110 00
Archibald, M. G.	Kamloops, B. C.	10	1,000 00	370 00
Anderson, J. A.	Victoria, B. C.	10	1,000 00	370 00
Anderson, Jas.	New Westminster, B. C.	30	3,000 00	1,110 00
Adam, David.	Birtle, Man.	5	500 00	185 00
Antonief, Rev. A.	Kozodawince, Russia.	30	3,000 00	840 00
Angus, Miss M. C.	Victoria, B. C.	10	1,000 00	370 00
Arbez, C. J. H.	St. Claude, Man.	10	1,000 00	190 00
Adolph, H. L.	Brandon, Man.	10	1,000 00	50 00
Anderson, J. R.	Arcola, Sask.	2	200 00	74 00
Allan, H. M.	Weyburn, Sask.	5	500 00	95 00
Anderson, Geo.	Portage la Prairie, Man.	5	500 00	185 00
Abernethy, S.	Vancouver, B. C.	10	1,000 00	280 00
Ashley, D. T.	"	5	500 00	95 00
Austin, H. M.	Victoria, B. C.	10	1,000 00	280 00
Astley, Wm.	Calgary, Alta.	10	1,000 00	280 00
Agar, H. T.	Bird's Hill, Man.	5	500 00	140 00
Agnew, G. A. T., (T. D. Agnew, Trustee)	Prince Albert, Sask.	5	500 00	140 00
Aylard, G. H.	Victoria, B. C.	50	5,000 00	1,400 00
Bruce, Estate of John.	Winnipeg, Man.	20	2,000 00	2,000 00
Bowker, A. G.	Doynton, England.	100	10,000 00	10,000 00
Beveridge, Wm.	Cumberland, B. C.	20	2,000 00	1,685 00
Birrell, Peter.	New Westminster, B. C.	10	1,000 00	1,000 00
Bclson, Miss E. A.	Oxford, England.	10	1,000 00	1,000 00
Barber, Mrs. M. M.	Fernie, B. C.	10	1,000 00	1,000 00
Bradshaw, G. H.	Binscarth, Man.	5	500 00	500 00
Burchill, W. J.	Brandon, Man.	10	1,000 00	1,000 00
Baird, Hugh.	St. John's, Nfd.	10	1,000 00	1,000 00
Browning, D. M.	St. John's, Nfd.	25	2,500 00	2,500 00
Bone, Miss Helen.	Vancouver, B. C.	10	1,000 00	640 00
Bergeron, Narcisse.	Winnipeg, Man.	10	1,000 00	1,000 00
Briercliffe, G.	"	20	2,000 00	2,000 00
Briercliffe, Mrs. E.	"	20	2,000 00	2,000 00
Bridgewater, C.	Victoria, B. C.	20	2,000 00	2,000 00
Baxter, Samuel.	"	25	2,500 00	1,000 00
Brenchley, John.	Kenora, Ont.	10	1,000 00	1,000 00
Burdett, W. W.	Winnipeg, Man.	20	2,000 00	1,000 00
Bawlf, Nicholas.	"	100	10,000 00	4,600 00
Beliveau, H.	"	25	2,500 00	1,150 00
Barrett, J. K.	"	10	1,000 00	460 00
Boger, H. W. O.	"	25	2,500 00	1,150 00
Burdett, S. W.	"	20	2,000 00	920 00

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$ cts.	\$ cts.
Burnett, E. A.	Vancouver, B.C.	10	1,000 00	370 00
Brown, W. F. H.	Edmonton, Alta.	5	500 00	185 00
Brown, R. S.	Stony Mountain, Man.	10	1,000 00	370 00
Baile, Miss M. E.	Winnipeg, Man.	10	1,000 00	370 00
Buchan, Alex.	"	5	500 00	185 00
Brynmor, G. D.	New Westminster, B.C.	50	5,000 00	
Bigg, Spencer.	Vernon, B.C.	3	300 00	165 00
Borthwick, Ralph.	Victoria, B.C.	100	10,000 00	3,525 00
Bailey, S.O.	"	50	5,000 00	1,850 00
Bryce, William, in trust for G. E. Bryce	"	3	300 00	111 00
Brownlee, Mrs. M. H.	Winnipeg, Man.	5	500 00	185 00
Brownlee, estate Jas.	"	15	1,500 00	555 00
Beck, Hon. N. D.	Edmonton, Alta.	15	1,500 00	555 00
Burgess, Jos.	Minnedosa, Man.	5	500 00	185 00
Bell, Mrs. Sarah.	Victoria, B.C.	25	2,500 00	700 00
Bennett, Mrs. L. J.	North Vancouver, B.C.	10	1,000 00	280 00
Barnes, F. H.	Enderby, B.C.	10	1,000 00	370 00
Benson, Dr. J. M.	Winnipeg, Man.	5	500 00	185 00
Baskerville, C. A.	"	25	2,500 00	925 00
Bulyea, Hon. G. H. V.	Edmonton, Alta.	20	2,000 00	740 00
Bethel, William.	Beauséjour Man.	5	500 00	185 00
Beaubier, T. J.	Virden, Man.	5	500 00	185 00
Beck, Charles.	Yorkton, Sask.	10	1,000 00	280 00
Baker, Mrs. H. C.	Victoria, B.C.	20	2,000 00	740 00
Burnett, M. A.	Armstrong, B.C.	10	1,000 00	280 00
Burnett, J. M.	"	10	1,000 00	280 00
Burnett, E. L.	W. S. Burnett, trustee	10	1,000 00	280 00
Burnett, J. S.	"	10	1,000 00	280 00
Burnett, W. A.	"	10	1,000 00	280 00
Brownstone, Samuel.	Elm Creek, Man.	10	1,000 00	280 00
Bailey, Thos.	Oak Lake, Man.	10	1,000 00	370 00
Bulloch, Wm.	Reston, Man.	20	2,000 00	560 00
Brown, Miss A. B.	Kingston, Ont.	3	200 00	111 00
Beattie, Wm.	Victoria, B.C.	10	1,000 00	370 00
Brown, W. A.	Vancouver, B.C.	50	5,000 00	950 00
Boyce, Dr. B. F.	Kelowna, B.C.	100	10,000 00	3,800 00
Bertram, David.	"	10	1,000 00	370 00
Brown, D. E.	Manor, Sask.	5	500 00	185 00
Bullis, W. J.	Weyburn, Sask.	5	500 00	185 00
Brydges, S. M.	Nelson, B.C.	20	2,000 00	25 00
Booth, J. G.	Qu'Appelle, Sask.	5	500 00	140 00
Becker, C. F.	Wilcox, Sask.	10	1,000 00	280 00
Bridgman, W., in trust.	Winnipeg, Man.	5	500 00	95 00
Butchart, R. P.	Tod Inlet, B.C.	200	20,000 00	5,600 00
Brown, W. M.	Eagle Point, Ore.	10	1,000 00	280 00
Black, James.	St. John's Nfd.	20	2,000 00	560 00
Brown, A. L.	Broadview, Sask.	5	500 00	140 00
Brook, A. T.	Regina, Sask.	10	1,000 00	280 00
Burby, Mrs. A. M.	Grenfell, Sask.	10	1,000 00	330 00
Bogue, Richard.	Moose Jaw, Sask.	5	500 00	185 00
Begg, W. A.	Medicine Hat, Alta.	10	1,000 00	280 00
Banninger, Arthur.	Windthorst, Sask.	5	500 00	140 00
Bowlt, John.	Saskatoon, Sask.	5	500 00	140 00
Branniff, J. J.	Pincher Creek, Alta.	10	1,000 00	230 00
Benson, S. C.	Neepawa, Man.	10	1,000 00	280 00
Bowyer, J. W.	Maple Creek, Sask.	10	1,000 00	280 00
Banbury, R. S.	Regina, Sask.	10	1,000 00	280 00
Balfour, James.	"	5	500 00	140 00
Balachey, A. A.	High River, Alta.	10	1,000 00	280 00
Borland & McIntyre.	Saskatoon, Sask.	20	2,000 00	560 00
Beddingfield, Francis.	Pekisko, Alta.	50	5,000 00	1,400 00
Blackstock, Malcolm.	Victoria, B.C.	20	2,000 00	560 00
Braden, M. H.	Ft. William, Ont.	20	2,000 00	560 00
Brown, W. E.	Strathmore, Alta.	20	2,000 00	380 00
Brown, Hon. J. T.	Regina, Sask.	50	5,000 00	1,400 00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Botsford, A. F.	Red Deer, Alta.	5	500	00	140	00
Bruce, A. C., (James Bruce Trustee)	High River, Alta.	5	500	00	140	00
Bentley, W. H.	Vancouver, B.C.	100	10,000	00	500	00
Bentley, W. H.	"	100	10,000	00		
Byer, Henry.	Lethbridge, Alta.	5	500	00	50	00
Campbell, Angus.	Victoria, B.C.	50	5,000	00	5,000	00
Campbell, Mrs. I. A.	"	50	5,000	00	5,000	00
Campbell, Peter.	Carman, Man.	10	1,000	00	1,000	00
Cathcart, Rev. Nassau.	Guernsey, C.I.	10	1,000	00	1,000	00
Cuttle, H. G.	Minnedosa, Man.	5	500	00	500	00
Cuttley, Robt.	Winnipeg, Man.	50	5,000	00	5,000	00
Clark, William.	"	30	3,000	00	3,000	00
Creighton, D. J.	Yale, B.C.	5	500	00	500	00
Crawford, W. K., (John Crawford, Trustee)	Prince Albert.	5	500	00	500	00
Cook, William.	St. John's Nfld.	10	1,000	00	500	00
Cridge, Rev. Edw.	Victoria, B.C.	5	500	00	500	00
Carcary, S. C.	Winnipeg, Man.	10	1,000	00	550	00
Cunningham, Robt.	Dickens P.O., Man.	20	2,000	00	1,100	00
Carey, E. D.	Winnipeg, Man.	25	2,500	00	1,150	00
Curry, Dr. B. J.	"	25	2,500	00	925	00
Carmichael, D. L.	Vancouver, B.C.	20	2,000	00	740	00
Champion, H. T.	Winnipeg, Man.	10	1,000	00	370	00
Cran, James.	Duncans, B.C.	5	500	00	185	00
Clark, A. T.	Vancouver, B.C.	20	2,000	00	290	00
Cross, J. A.	Regina, Sask.	5	500	00	185	00
Church, J. W.	Victoria, B.C.	60	6,000	00	2,400	00
Church, Mrs. E. E.	"	10	1,000	00	370	00
Costley, T. D.	Kamloops, B.C.	10	1,000	00	370	00
Collison, Rev. H. A.	Mt. Tolmie, B.C.	50	5,000	00	1,400	00
Cruikshank, Miss G. E.	Victoria, B.C.	10	1,000	00	370	00
Chipperfield, S.	Hubbard, Sask.	2	200	00	74	00
Cameron, John.	Victoria, B.C.	5	500	00	185	00
Castell, E. C.	Shoal Lake, Man.	5	500	00	185	00
Cruikshank, Mrs. M.	Victoria, B.C.	20	2,000	00	200	00
Caldwell, Jas.	Vancouver, B.C.	5	500	00	185	00
Corry, Dr. W. Y.	"	10	1,000	00	370	00
Campbell, C. F.	"	10	1,000	00	370	00
Coldwell, J. A.	"	20	2,000	00	560	00
Cooke, J. T.	Moosomin, Sask.	5	500	00	185	00
Cote, J. L.	Edmonton, Alta.	15	1,500	00	555	00
Carter, L. E.	Saltevents, Sask.	10	1,000	00	370	00
Coke, Dr. C. E.	Beausejour, Man.	5	500	00	185	00
Cleveland, E. A.	Vancouver, B.C.	50	5,000	00	1,850	00
Cameron, A. A.	Oak Lake, Man.	25	2,500	00	925	00
Crotty, H. S.	Victoria, B.C.	60	6,000	00	2,220	00
Collins, A. H.	Gladstone, Man.	5	500	00	185	00
Crawford, J. W.	Pipestone, Man.	5	500	00	140	00
Campbell, C. C.	Reston, Man.	20	2,000	00	740	00
Chapman, Dr. A. B.	"	10	1,000	00	370	00
Chapman, G. H.	"	10	1,000	00	370	00
Cartmell, Dr. J. M.	Glenboro, Man.	10	1,000	00	460	00
Campbell, J. A.	Dauphin, Man.	10	1,000	00	370	00
Cohen, Samuel.	"	5	500	00	185	00
Cameron, Duncan.	Gilbert Plains, Man.	10	1,000	00	370	00
Copland, R. A.	Kelowna, B.C.	20	2,000	00	200	00
Carson, T. A.	Glenboro, Man.	10	1,000	00	280	00
Comings, C. L.	Brandon, Man.	20	2,000	00	740	00
Crichton, A. H.	Kelowna, B.C.	50	5,000	00	950	00
Cooke, E. F.	Brandon, Man.	10	1,000	00	400	00
Collins, Peter.	Calgary, Alta.	20	2,000	00	560	00
Crandall, C. E.	"	10	1,000	00	370	00
Cowan, H. J.	Portage la Prairie, Man.	25	2,500	00	925	00
Cowan, T. H.	"	25	2,500	00	925	00
Conway, Mrs. Lydia.	Miniota, Man.	5	500	00	185	00
Comerford, Patrick.	Victoria, B.C.	25	2,500	00	340	00



## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Choquette, Arthur.....	Vancouver, B. C.....	5	500 00	95 00
Caldwell, J. E.....	Moose Jaw, Sask.....	50	5,000 00	950 00
Chegwin, Rev. E. J.....	Moose Jaw, Sask.....	25	2,500 00	700 00
Campbell, J. F.....	Miami, Man.....	10	1,000 00	100 00
Campbell, D. E.....	Miami, Man.....	5	500 00	50 00
Christie, G. D.....	Victoria, B.C.....	10	1,000 00	190 00
Crease, E. A.....	Nelson, B.C.....	10	1,000 00	280 00
Carey, Charles.....	Edmonton, Alta.....	50	5,000 00	500 00
Carr, C. E.....	Calgary, Alta.....	10	1,000 00	280 00
Calvert, S. H.....	Moosomin, Sask.....	5	500 00	140 00
Conybeare & Church.....	Lethbridge, Alta.....	25	2,500 00	700 00
Copeman, Lesslie.....	Moose Jay, Sask.....	5	500 00	140 00
Cooke, E. H.....	".....	10	1,000 00	280 00
Claxton, W. C.....	Calgary, Alta.....	10	1,000 00	280 00
Connor, E. L.....	Pincher Creek, Alta.....	10	1,000 00	280 00
Clay, Mrs. J. L.....	Victoria, B.C.....	50	5,000 00	1,400 00
Cooper, W. J.....	Portage la Prairie, Man.....	25	2,500 00	700 00
Cyr, Adolphus.....	Pincher Creek, Alta.....	25	2,500 00	475 00
Clemons, B. L.....	Prince Albert, Sask.....	10	1,000 00	280 00
Cawley, S. A.....	Chilliwack, B.C.....	20	2,000 00	560 00
Currie Bros.....	Saskatoon, Sask.....	10	1,000 00	280 00
Chisholm, Angus R.....	Edmonton, Alta.....	100	10,000 00	2,800 00
Crang, Dr. F. W.....	Strathcona, Alta.....	10	1,000 00	280 00
Cameron, J. H.....	Fort William, Ont.....	10	1,000 00	280 00
Cameron & Co.....	".....	20	2,000 00	560 00
Clark, Charles.....	High River, Alta.....	5	500 00	140 00
Ceperley, Rounsell & Co.....	Vancouver, B.C.....	50	5,000 00	1,400 00
Coronation Loan & Investment Co., Ltd.....	St. John's, Nfld.....	10	1,000 00	280 00
Duncan, William.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Dearman, H. W.....	".....	30	3,000 00	2,100 00
Davis, L. G. B.....	Victoria, B.C.....	2	200 00	200 00
Dawson, H. G.....	Wapella, Sask.....	10	1,000 00	500 00
Daykin, A. N.....	Vancouver, B.C.....	100	10,000 00	3,000 00
Davison, William.....	New Westminster, B.C.....	25	2,500 00	1,420 00
Douglas & Co.....	Winnipeg, Man.....	20	2,000 00	920 00
Dingwall, D. R.....	".....	100	10,000 00	4,600 00
Davis, J. T.....	Minneapolis, Minn.....	20	2,000 00	1,280 00
Dickson, T. A.....	Brandon, Man.....	40	4,000 00	2,340 00
Deans, W. J.....	".....	5	500 00	185 00
Duncan, George.....	Winnipeg, Man.....	20	2,000 00	740 00
Denmark, Dr. A. G.....	Langenburg, Sask.....	10	1,000 00	370 00
Dunsford, C. R.....	Fort William, Ont.....	10	1,000 00	370 00
Dickson, J. T.....	Victoria, B.C.....	60	6,000 00	2,220 00
Deans, J. F.....	".....	100	10,000 00	1,900 00
Dudley, J. C.....	Birtle, Man.....	10	1,000 00	370 00
Donald, W. A.....	Virden, Man.....	10	1,000 00	370 00
Dodson, Frank.....	Vancouver, B.C.....	20	2,000 00	740 00
Dynes, T. B.....	Fleming, Sask.....	10	1,000 00	370 00
Duxbury, Chas. R.....	Elkhorn, Man.....	10	1,000 00	370 00
Drewry, George.....	Kenora, Ont.....	50	5,000 00	1,850 00
Douglas, John.....	Oak Lake, Man.....	10	1,000 00	370 00
De Long, C. T.....	Victoria, B.C.....	5	500 00	185 00
De Long, Mrs. Elizabeth.....	".....	5	500 00	185 00
Dockstader, J. H.....	Armstrong, B.C.....	5	500 00	165 00
Dockstader, Mrs. A. E.....	".....	5	500 00	165 00
Dodd, H. R. F.....	Okanagan Mission, B.C.....	10	1,000 00	370 00
Dynes, V. & Son.....	Penticton, B.C.....	15	1,500 00	320 00
Douglas, G. S.....	Victoria, B.C.....	20	2,000 00	560 00
Duffy, John.....	Broadview, Sask.....	10	1,000 00	280 00
Dallas, Harold.....	Roland, Man.....	10	1,000 00	100 00
Dimock, W. C.....	Calgary, Alta.....	20	2,000 00	560 00
Duncan, W. C.....	Duncan, B.C.....	25	2,500 00	700 00
Davie, C. F.....	Victoria, B.C.....	10	1,000 00	280 00
DesRosiers, Dr. N.....	Rockland, Ont.....	5	500 00	140 00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Duncan, W. H.	Regina, Sask.	25	2,500 00	700 00
Duthie, R. C.	Pincher Creek, Alta.	10	1,000 00	280 00
Doyle, Alfred.	Fort Steele, B.C.	50	5,000 00	1,400 00
Dawson, Dr. F. B.	Maple Creek, Sask.	5	500 00	140 00
Darke, F. N.	Regina, Sask.	100	10,000 00	2,620 00
Dirks, A. B.	Rosthern, Sask.	5	500 00	140 00
Dulmage, Anson.	Saskatoon, Sask.	10	1,000 00	280 00
De Salis, Capt. H. J. N.	Victoria, B. C.	10	1,000 00	280 00
Dowler, A. H.	Fort William, Ont.	50	5,000 00	1,400 00
De Gero, Louis.	Penticton, B.C.	5	500 00	140 00
Draper, Mrs. Katharine.	Vancouver, B.C.	5	500 00	95 00
Earp, Mrs. Annie G.	Winnipeg, Man.	2	200 00	200 00
Earp, Percy.	"	5	500 00	500 00
Erzinger, John.	"	25	2,500 00	1,150 00
Early, George.	"	25	2,500 00	1,450 00
Eilers, Lewis.	Victoria, B.C.	50	5,000 00	1,850 00
Ellis, Thos.	"	25	2,500 00	925 00
Elliott, R. T.	"	200	20,000 00	2,000 00
Evans, O. W.	Carcross, Y. T.	15	1,500 00	555 00
Elford, J. P.	Victoria, B.C.	50	5,000 00	1,850 00
Elford, J. H.	"	20	2,000 00	740 00
Elford, Theophilus.	"	10	1,000 00	370 00
Emanuel, S. J.	Vancouver, B.C.	10	1,000 00	370 00
Eardley, B. A.	"	10	1,000 00	370 00
Eardley, Mrs. Janet.	"	10	1,000 00	370 00
Elliott, G. W.	Medicine Hat, Alta.	5	500 00	140 00
England, Charles.	Carlstadt, Alta.	5	500 00	140 00
Frankfurter, Geo.	Winnipeg, Man.	20	2,000 00	920 00
Fear, G. N.	Banff, Alta.	6	600 00	222 00
Fear, W. H.	"	6	600 00	222 00
Frame, T. H.	Scott, Sask.	1	100 00	46 00
Fletcher, Jos.	Victoria, B.C.	200	20,000 00	4,700 00
Fernie, William.	"	100	10,000 00	3,700 00
Flett, J. A.	Vancouver, B.C.	20	2,000 00	740 00
Falls, Hugh.	Ladner, B.C.	10	1,000 00	280 00
Fuller, Harry.	Victoria, B.C.	10	1,000 00	370 00
Frazer, Mrs. E. A.	Minnedosa, Man.	10	1,000 00	370 00
Frizell, Geo. L.	"	5	500 00	185 00
Finch, E. E.	Victoria, B.C.	10	1,000 00	370 00
Foote, W. A.	Revelstoke, B.C.	10	1,000 00	370 00
Freeman, G. A.	Victoria, B.C.	20	2,000 00	740 00
Ferguson, Hugh.	Kenora, Ont.	10	1,000 00	370 00
Forbes, Adam.	Rathwell, Man.	10	1,000 00	279 00
Fontana, Peter.	Virden, Man.	5	500 00	185 00
Framont, Jos.	Oak Lake, Man.	10	1,000 00	370 00
Ferrier, Rev. Thompson.	Brandon, Man.	20	2,000 00	740 00
Frederickson, J. S.	Glenboro, Man.	10	1,000 00	280 00
Forbes, Wilford.	Calgary, Alta.	10	1,000 00	190 00
Falk, A. A.	New Westminster, B.C.	50	5,000 00	1,400 00
Foxwell, W. E.	Victoria, B.C.	10	1,000 00	100 00
Field, Dr. W. H.	Swift Current, Sask.	10	1,000 00	280 00
Forster, H. T. W.	Medicine Hat, Alta.	20	2,000 00	529 00
Ferguson, R. N.	Victoria, B.C.	25	2,500 00	700 00
Fenton, Bessie McK., A. A. King, trustee.	Ladner, B.C.	5	500 00	140 00
Ferguson, Archibald, jr.	Holyoke, Mass.	2	200 00	92 00
Foote, A. B.	Pincher Creek, Alta.	10	1,000 00	280 00
Ferguson, James.	Gull Lake, Sask.	5	500 00	140 00
Froom, A. C.	Regina, Sask.	20	2,000 00	560 00
Fowler, J. F.	Wetaskiwin, Alta.	10	1,000 00	280 00
Fudger, W. E.	Winnipeg, Man.	10	1,000 00	325 00
Garland, Miss M. B.	St. John's, Nfld.	5	500 00	500 00
Gwynne-Vaughan, Miss E. B.	Chilliwack, B.C.	5	500 00	500 00
George, W. B.	Wapella, Sask.	5	500 00	500 00
Gore-Brown, H. T. T.	Okanagan Mission, B.C.	25	2,500 00	2,500 00
Gibbins, Johnson.	Vancouver, B.C.	10	1,000 00	1,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Gunn, Robt., sr.	Winnipeg, Man.	10	1,000 00	1,000 00
Grant, David	Vancouver, B.C.	5	500 00	500 00
Genge, L. A.	Victoria, B.C.	30	3,000 00	1,500 00
Gibson, Andrew	"	20	2,000 00	1,050 00
Gilhuly, R. H.	Selkirk, Man.	5	500 00	185 00
Guilmet, J. A.	Ste. Flavie Sta., Que.	10	1,000 00	370 00
Gunn, W. H.	Winnipeg, Man.	10	1,000 00	370 00
Gunn, Robert	"	10	1,000 00	370 00
Gray, Andrew	Victoria, B.C.	100	10,000 00	2,800 00
Galletly, Mrs. M. M.	"	10	1,000 00	370 00
Gunn, J. F.	Green Ridge, Man.	10	1,000 00	370 00
Goodridge, L. A.	Edmonton, Alta.	100	10,000 00	3,700 00
Gabriel, C. F.	Winnipeg, Man.	10	1,000 00	370 00
Graham, George	Treherne, Man.	5	500 00	95 00
Gibson, M. Lottie	Viriden, Man.	5	500 00	185 00
Grey, R. J.	Oak Lake, Man.	10	1,000 00	370 00
Garry, T. H.	Willowbrook, Sask.	10	1,000 00	280 00
Godley, S. H.	Brandon, Man.	10	1,000 00	370 00
Grant, Mrs. H. M.	Victoria, B. C.	100	10,000 00	3,700 00
Girvan, Mrs. L. F.	Plumas, Man.	5	500 00	185 00
Goodwin, Herbert	Brandon, Man.	5	500 00	185 00
Gray, George	Graysville, Man.	5	500 00	140 00
Garratt, A. W.	Milestone, Sask.	10	1,000 00	280 00
Gordon, R. S.	Vancouver, B.C.	5	500 00	95 00
Gamble, G. S.	Regina, Sask.	10	1,000 00	280 00
Gallagher, P. J.	Nakusp, B.C.	10	1,000 00	280 00
Geddes, M. D.	Calgary, Alta.	20	2,000 00	560 00
Gass, Mrs. Elizabeth	Victoria, B.C.	80	8,000 00	2,200 00
Gilker, J. A.	Nelson, B.C.	20	2,000 00	380 00
Groves, Job	Steveston, B.C.	10	1,000 00	190 00
Greig, Mrs. Margaret E.	Victoria, B.C.	39	3,900 00	
Garrow, Frederick	Granum, Alta.	10	1,000 00	280 00
Gibbs, F. E.	Fort William, Ont.	10	1,000 00	460 00
Gross, J. P.	Wetaskiwin, Alta.	15	1,500 00	420 00
Girvin, Dr. A. W.	Strathmore, Alta.	5	500 00	140 00
Gourlay, James	Lacombe, Alta.	10	1,000 00	280 00
Gibbons, R. V.	Lethbridge, Alta.	20	2,000 00	560 00
Glattli, Herman	Calgary, Alta.	10	1,000 00	370 00
Gibbons, A. V.	Lethbridge, Alta.	10	1,000 00	280 00
Grant, C. D.	Winnipeg, Man.	10	1,000 00	280 00
Hamilton, Mrs. Sarah	"	25	2,500 00	2,500 00
Hislop, James	Seymour, Arm, B.C.	10	1,000 00	1,000 00
Hamilton, John	Winnipeg, Man.	20	2,000 00	2,000 00
Hunter, A. C.	Greenridge, Man.	25	2,500 00	1,000 00
Hewlings, F. H.	Victoria, B.C.	10	1,000 00	1,000 00
Hadwin, F. W.	Winnipeg, Man.	5	500 00	230 00
Hebb, E. H.	"	100	10,000 00	4,600 00
Hutchings, E. F.	"	100	10,000 00	4,600 00
Hodgson, R. S.	"	5	500 00	230 00
Hall, Rev. J. A.	"	20	2,000 00	920 00
Hopper, A. T.	Moosomin, Sask.	5	500 00	185 00
Herron, Curry	Winnipeg, Man.	4	400 00	148 00
Herron, Miss M. I.	"	1	100 00	37 00
Hume, J. Fred	Nelson, B.C.	50	5,000 00	1,670 00
Hunter, James	Greenridge, Man.	10	1,000 00	370 00
Hallier, J. A.	Edmonton, Alta.	20	2,000 00	740 00
Hainsworth, J. S.	New Westminster, B.C.	10	1,000 00	370 00
Hamilton, A. E.	Winnipeg, Man.	5	500 00	185 00
Harrison, A. G.	Edmonton, Alta.	10	1,000 00	280 00
Hose, S. E.	Vancouver, B.C.	50	5,000 00	1,850 00
Hind, W. T.	Moosomin, Sask.	30	3,000 00	930 00
Hollingshead, W. J.	Winnipeg, Man.	30	3,000 00	1,110 00
Hetu, Mrs. Bertha	Edmonton, Alta.	20	2,000 00	740 00
Hallett, W. H.	Saltcoats, Sask.	10	1,000 00	280 00
Hoban, M. J.	Beausejour, Man.	5	500 00	140 00

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Hoffmeister, R.	Vancouver, B.C.	50	5,000	00	950	00
Henry, Dr. C. M.	Yorkton, Sask.	10	1,000	00	280	00
Herriott, William	Souris, Man.	10	1,000	00	280	00
Harvey, Charles	Kelowna, B.C.	25	2,500	00	925	00
Hughes, Samuel	Grandview, Man.	10	1,000	00	280	00
Harvey, James, sr.	Kelowna, B.C.	25	2,500	00	925	00
Huycke, Dr. A. H.	Kelowna, B.C.	10	1,000	00	190	00
Hart, Wilfred	Brandon, Man.	10	1,000	00	370	00
Hall, G. C.	Portage la Prairie, Man.	10	1,000	00	280	00
Hamilton, F. J.	Vancouver, B.C.	20	2,000	00	380	00
Hyde, W. J.	Balgony, Sask.	20	2,000	00	560	00
Hamilton, Mrs. E. A., J. G. Hamilton, trustee	Wileox, Sask.	5	500	00	95	00
Hutchison, T. W.	Swift Current, Sask.	5	500	00	140	00
Hepburn, Walter	Vancouver, B.C.	25	2,500	00	475	00
Hunter, Capt. William	Toronto, Ont.	50	5,000	00	1,850	00
Heisterman, B.S.	Victoria, B.C.	25	2,500	00	700	00
Holt, T. G.	Medicine Hat, Alta.	5	500	00	140	00
Haney, C. N.	Vancouver, B.C.	10	1,000	00	280	00
Harvey, Edward	St. John's, Nfld.	20	2,000	00	560	00
Halpin, H. W.	Prince Albert, Sask.	10	1,000	00	280	00
Hinton, H. R.	Pincher Creek, Alta.	10	1,000	00	280	00
Hancock, A. J. S.	Winnipeg, Man.	10	1,000	00	280	00
Harley, Hugh	Swan River, Man.	5	500	00	140	00
Hutchinson, Jos.	Gull Lake, Sask.	25	2,500	00	700	00
Hewitt, E. G.	Maple Creek, Sask.	10	1,000	00	280	00
Henderson, T. H.	Chilliwack, B.C.	10	1,000	00	280	00
Hames, W. A. W.	Bassano, Alta.	10	1,000	00	190	00
Horne, J. T.	Fort William, Ont.	50	5,000	00	1,400	00
Holmes, W. E. M.	High River, Alta.	10	1,000	00	190	00
Holden, Dr. D. B.	Victoria, B.C.	10	1,000	00	280	00
Hume, Alex.	Lacombe, Alta.	30	3,000	00	570	00
Innes, R. L.	Hamilton, Ont.	25	2,500	00	2,500	00
Inkster, Hon. Colin	Winnipeg, Man.	30	3,000	00	3,000	00
Inksetter, W. E.	San Jose, Costa Rica	20	2,000	00	740	00
Ives, F. D.	Victoria, B.C.	5	500	00	185	00
Irving, R. W.	Kamloops, B.C.	10	1,000	00	370	00
Ings, J. W.	Lincham, Alta.	65	6,500	00	4,160	00
Ings, F. W.	Nanton, Alta.	10	1,000	00	190	00
Jones, Thomas	Winnipeg, Man.	20	2,000	00	920	00
Jefferys, Isaac	Winnipeg, Man.	4	400	00	148	00
Jefferys, Bernard	Regina, Sask.	1	100	00	37	00
Jones, E. W.	Moosomin, Sask.	5	500	00	185	00
Jones, S. E.	Virden, Man.	10	1,000	00	370	00
Jack, Alexander	Victoria, B.C.	50	5,000	00	2,650	00
Jobin, Edmund	St. Claude, Man.	10	1,000	00	100	00
Jones, Joseph	Brandon, Man.	10	1,000	00	370	00
Jones, W. R.	Vancouver, B.C.	50	5,000	00	950	00
Jones, A. E.	Milestone, Sask.	10	1,000	00	280	00
Jones, Jos.	Vancouver, B.C.	50	5,000	00	950	00
Jones, Ormond	Neudorf, Sask.	10	1,000	00	140	00
Jones, W. H.	Nelson, B.C.	20	2,000	00	100	00
Jagger, Harold	Moose Jaw, Sask.	10	1,000	00	280	00
Jordan, Mrs. E. K.	Winnipeg, Man.	3	300	00	111	00
Jenkins, C. G.	Fort William, Ont.	10	1,000	00	280	00
Johns, Samuel	Victoria, B.C.	25	2,500	00	475	00
Kinniard, D. McK.	Russell, Man.	20	2,000	00	2,000	00
Kiddie, Thomas	Vancouver, B.C.	25	2,500	00	2,500	00
Kneen, G. V.	Montreal, Que.	1	100	00	100	00
Keech, Hiram	Stony Mountain, Man.	20	2,000	00	1,100	00
Keith, J. C.	Vancouver, B.C.	100	10,000	00	1,218	63
Kerr, T. W.	Vancouver, B.C.	50	5,000	00	1,850	00
Kenny, F. J.	New Westminster, B. C.	40	4,000	00	1,120	00
Kay, J. D.	Victoria, B.C.	5	500	00	185	00
Kirk, G. A.	"	20	2,000	00	740	00
Kippen, Dr. R. D.	Newdale, Man.	10	1,000	00	370	00

## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Keith, H. W.	Enderby, B.C.	10	1,000 00	370 00
Keown, Dr. L. D.	Moosomin, Sask.	5	500 00	185 00
Kane, Paul	Rathwell, Man.	10	1,000 00	280 00
Knox, W. J.	Kelowna, B. C.	10	1,000 00	370 00
Kirk, T. W.	Myrtle, Man.	10	1,000 00	100 00
Knight, A. W. P.	Victoria, B.C.	5	500 00	230 00
King, Dr. A. A.	Ladner, B.C.	5	500 00	140 00
Kilborn, Miss Jessie.	Vancouver, B.C.	5	500 00	140 00
Kettles, Charles.	Pincher Creek, Alta.	30	3,000 00	840 00
Kettles, J. N.	"	10	1,000 00	190 00
Kearns, David	Maple Creek, Sask.	50	5,000 00	1,400 00
Kinnaird, A. Y.	Gull Lake, Sask.	10	1,000 00	280 00
Knox, William	Prince Albert, Sask.	10	1,000 00	280 00
Kemphorne, S. T.	Saskatoon, Sask.	20	2,000 00	560 00
Knight, Robt.	Calgary, Alta.	10	1,000 00	280 00
Lindsay, Mrs. A. G. C.	Mortlach, Sask.	2	200 00	200 00
Lee, Thomas	Winnipeg, Man.	100	10,000 00	10,000 00
Livock, W. T.	Edmonton, Alta.	10	1,000 00	1,000 00
Lockhart, Thomas	Vancouver, B.C.	5	500 00	500 00
Lawson, J. H.	Victoria, B.C.	35	3,500 00	1,925 00
Lamont, J. F.	Vancouver, B.C.	20	2,000 00	740 00
Lewin, F. E.	McGregor, Man.	10	1,000 00	370 00
Lindsay, J. A.	Victoria, B.C.	150	15,000 00	5,550 00
Larom, W. S.	Davis, Sask.	2	200 00	74 00
Llwyd, T. D. D.	Toronto, Ont.	10	1,000 00	370 00
Lowther, J. S.	Edmonton, Alta.	10	1,000 00	370 00
Lavell, J. R.	Stratheona, Alta.	10	1,000 00	65 00
Lovell, J. B.	Victoria, B.C.	40	4,000 00	1,480 00
Lyons, R. F.	Carberry, Man.	10	1,000 00	370 00
Lavery, W. R.	Newdale, Man.	10	1,000 00	370 00
Law, John	Vancouver, B.C.	50	5,000 00	1,850 00
Lee, William	Moosomin, Sask.	10	1,000 00	370 00
Laycock, Burton (A. Laycock, trustee)	Foxwarren, Man.	10	1,000 00	370 00
Leavens, L. H.	"	10	1,000 00	370 00
Laughton, J. C.	Revelstoke, B.C.	10	1,000 00	370 00
Lewarton, A. E.	Churchbridge, Sask.	10	1,000 00	370 00
Lazier, S. D.	Belleville, Ont.	100	10,000 00	2,800 00
Levar, Mrs. H. H.	Armstrong, B.C.	20	2,000 00	740 00
Lyons, J. B.	Carberry, Man.	10	1,000 00	370 00
Lyons, Mrs. B.M.	Carberry, Man.	5	500 00	185 00
Larue, Stanislas	Edmonton, Alta.	25	2,500 00	1,000 00
Logan & McDonald	Gilbert Plains, Man.	10	1,000 00	370 00
Livingstone, Mrs. A. G.	Deloraine, Man.	5	500 00	185 00
Laidlaw, Rev. R. S.	Brandon, Man.	10	1,000 00	370 00
Lawson, Thomas	Graysville, Man.	10	1,000 00	370 00
Levy, H. E.	Victoria, B.C.	20	2,000 00	740 00
Landers, Mrs. A. L.	Ladner, B.C.	10	1,000 00	280 00
Longpre, J. A. R.	Qu'Appelle, Sask.	10	1,000 00	280 00
Limoges, Benj.	Whitewood, Sask.	20	2,000 00	560 00
LeMessurier, G. W.	St. John's, Nfld.	5	500 00	140 00
Latham, Arthur	Moose Jaw, Sask.	25	2,500 00	700 00
Lowe, W. J.	South Vancouver, B.C.	50	5,000 00	.....
Lea, Thomas	Victoria, B.C.	10	1,000 00	280 00
Leeming, Mrs. Cecil	"	10	1,000 00	280 00
Love, Mrs. C. H. M.	"	10	1,000 00	280 00
Lindsay & Mudie	Prince Albert, Sask.	20	2,000 00	560 00
Loggie, W. J.	Wetaskiwin, Alta.	10	1,000 00	280 00
Leverich, Mrs. Vina	Bassano, Alta.	20	2,000 00	375 68
Muir, George	Edinburgh, Scotland	5	500 00	500 00
Maclean, John	Winnipeg, Man.	20	2,000 00	1,370 00
Moon, J. J.	Russell, Man.	10	1,000 00	1,000 00
Muir, William	Brandon, Man.	20	2,000 00	2,000 00
Murphy, H. S.	Kenora, Ont.	10	1,000 00	1,000 00
Middleton, Mrs. E. L.	Roblin, Man.	10	1,000 00	1,000 00
Morden, Thomas W.	Pincher Creek, Alta.	5	500 00	500 00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Mail, James.....	Edmonton, Alta.....	20	2,000 00	2,000 00
MacPherson, Miss A. S.....	Napanee, Ont.....	9	900 00	900 00
Mellon, J. J.....	Edmonton, Alta.....	50	5,000 00	1,850 00
Mitchell, J. A.....	Pakan, Alta.....	5	500 00	500 00
Martin, Cornelius.....	Kelowna, B.C.....	25	2,500 00	2,500 00
Montgomery, G. S.....	Edmonton, Alta.....	10	1,000 00	500 00
Murray, George.....	Graysville, Man.....	10	1,000 00	1,000 00
Milne, Alexander.....	Winnipeg, Man.....	20	2,000 00	920 00
Morgan, J. H.....	".....	10	1,000 00	460 00
Martin, E. D.....	".....	100	10,000 00	2,312 50
Martysch, Rev. Basil.....	Edmonton, Alta.....	20	2,000 00	740 00
Mullins, P. W.....	Selkirk, Man.....	5	500 00	185 00
Macdonald, D. J.....	Vancouver, B.C.....	40	4,000 00	1,480 00
Mould, J. W.....	Edmonton, Alta.....	50	5,000 00	1,850 00
Macdonald, J. S.....	".....	100	10,000 00	3,700 00
Moore, H. H.....	Calgary, Alta.....	50	5,000 00	1,850 00
Maclean, H. A.....	Victoria, B.C.....	50	5,000 00	950 00
Munro, estate of G. F.....	Winnipeg, Man.....	10	1,000 00	370 00
Mortlock, Ernest.....	Dominion City, Man.....	10	1,000 00	370 00
Munroe, Donald.....	Winnipeg, Man.....	20	2,000 00	740 00
Morcy, Henry.....	New Westminster.....	10	1,000 00	370 00
Morton, John.....	Vancouver, B.C.....	15	1,500 00	121 25
Mitchell, J. A.....	Victoria, B.C.....	200	20,000 00	7,400 00
Mellard, Samuel.....	Chilliwack, B.C.....	10	1,000 00	370 00
Muir, James.....	MacGregor, Man.....	5	500 00	185 00
Martin, A. E.....	Newdale, Man.....	10	1,000 00	370 00
Mathieu, J. A.....	Rainy River, Ont.....	50	5,000 00	1,850 00
Morrison, S. R.....	Vancouver, B.C.....	40	4,000 00	1,300 00
Moore, F. A.....	Delia, Alta.....	10	1,000 00	370 00
Morgan, P. J.....	Yorkton, Sask.....	10	1,000 00	370 00
Muskett, A. D.....	Victoria, B.C.....	5	500 00	185 00
Musson, H. G.....	Winnipeg, Man.....	10	1,000 00	190 00
May, Dr. L. W.....	Strathcona, Alta.....	10	1,000 00	280 00
Manning, A. J.....	Reston, Man.....	10	1,000 00	370 00
Macmorine, Miss S. L.....	Brandon, Man.....	5	500 00	185 00
Matheson, Robt.....	Victoria, B.C.....	5	500 00	185 00
Mitchell, J. W.....	Arrow River, Man.....	10	1,000 00	370 00
Munroe, James.....	Winnipeg, Man.....	10	1,000 00	370 00
Mitchell, W. E. W.....	Kelowna, B.C.....	200	20,000 00	5,600 00
Marsh, John.....	Kipp, Alta.....	2	200 00	74 00
Megill, Mrs. M. O.....	Winnipeg, Man.....	10	1,000 00	290 00
Munroe, Mrs. Barbara.....	".....	5	500 00	140 00
Muir, Donald.....	Yellow Grass, Sask.....	10	1,000 00	190 00
Muir, R. H.....	".....	10	1,000 00	280 00
Martin, W. M.....	Regina, Sask.....	50	5,000 00	3,200 00
Mutter, J. M.....	Victoria, B.C.....	50	5,000 00	1,400 00
Martin, Charles.....	Regina, Sask.....	10	1,000 00	280 00
Meek, Dr. E. E.....	Regina, Sask.....	20	2,000 00	560 00
Mara, John A.....	Victoria, B.C.....	209	20,000 00	5,600 00
Manley, Thomas.....	Prince Albert, Sask.....	10	1,000 00	280 00
Markle, M. C.....	Shoal Lake, Man.....	5	500 00	140 00
May, A. H.....	Prince Albert, Sask.....	15	1,500 00	420 00
Martin, F. P. D.....	Saskatoon, Sask.....	10	1,000 00	280 00
Morrison, Mrs. B. M., W. N. Morrison, trustee	Lacombe, Alta.....	15	1,500 00	420 00
MacLachlan, Major R. C.....	Tipperary, Ireland.....	21	2,100 00	2,100 00
McIntosh, S. G.....	Winnipeg, Man.....	10	1,000 00	1,000 00
McDonald, A. W.....	Fleming, Sask.....	10	1,000 00	1,000 00
McDonald, Mrs. E. E.....	Fleming, Sask.....	10	1,000 00	1,000 00
McDougall, James.....	Victoria, B.C.....	30	3,000 00	3,000 00
McKnight, George.....	Glenboro, Man.....	10	1,000 00	500 00
McNabb, Thomas.....	Turin, Alta.....	10	1,000 00	1,000 00
McPherson, Daniel.....	New Westminster, B.C.....	30	3,000 00	1,420 00
McKeague, W. W.....	Winnipeg, Man.....	50	5,000 00	1,800 00
McLeod, M. H.....	".....	50	5,000 00	2,300 00
McRae, D. A.....	".....	50	5,000 00	2,300 00



## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
McArthur, D. A.	Winnipeg, Man.	50	5,000 00	450 00
McKinnon, estate of S.	"	5	500 00	185 00
McBride, William	"	3	300 00	138 00
McGrath, John	"	10	1,000 00	370 00
McCartney, John	Emerson, Man.	10	1,000 00	640 00
McRae, P. J.	Winnipeg, Man.	5	500 00	185 00
McTavish, Dr. F. C.	Vancouver, B.C.	20	2,000 00	200 00
McIntosh, David	Winnipeg, Man.	10	1,000 00	370 00
McBean, William	Ridgeville, Man.	10	1,000 00	370 00
McBean, Angus	Ridgeville, Man.	10	1,000 00	370 00
McLeod, Donald	Keewatin, Ont.	5	500 00	185 00
McKay, James	Minnedosa, Man.	10	1,000 00	460 00
McKay, E. B.	Victoria, B.C.	5	500 00	140 00
McDermott, P. J.	Minnedosa, Man.	5	500 00	185 00
McPherson, T. S.	Victoria, B.C.	200	20,000 00	7,400 00
McKechnie, Dr. W. B.	Vancouver, B.C.	10	1,000 00	370 00
McCallum, R. H.	Russell, Man.	15	1,500 00	555 00
McGregor, Allan	Moosomin, Sask.	5	500 00	185 00
McKay, Donald	Armstrong, B.C.	40	4,000 00	970 00
McDonald, W. W.	Fleming, Sask.	10	1,000 00	370 00
McCubbin, W. W.	Oak Lane, Man.	10	1,000 00	370 00
McKay, A. H.	Minnedosa, Man.	10	1,000 00	460 00
McDougall, R. J. & Son	Lancaster, Ont.	20	2,000 00	740 00
McIntyre, Duncan	Carman, Man.	10	1,000 00	460 00
McIntyre, Peter	"	10	1,000 00	100 00
McGregor, James	"	10	1,000 00	280 00
McGregor, Malcolm	"	10	1,000 00	305 00
McRae, Kenneth	"	5	500 00	95 00
MacPherson, Coleman	Victoria, B. C.	50	5,000 00	1,175 00
McNeill, J. C.	Calgary, Alta.	10	1,000 00	280 00
McDonald, J. A.	Roland, Man.	25	2,500 00	700 00
Macdonald, C. S.	Swift Current, Sask.	5	500 00	185 00
McKenzie, Alexander	Vancouver, B.C.	10	1,000 00	280 00
McKenzie, Alexander, Jr.	"	5	500 00	140 00
McKenzie, Mrs. Janet	"	5	500 00	140 00
McDougall, John	Calgary, Alta.	10	1,000 00	280 00
McDonald, A. W.	Vancouver, B.C.	10	1,000 00	190 00
McNeish, Thomas	Slocan City, B.C.	25	2,500 00	475 00
McNeish, Mrs. B. O.	"	25	2,500 00	475 00
McCandless, A. G.	Vancouver, B.C.	100	10,000 00	2,800 00
McCowan, Mrs. Janet	Portage la Prairie, Man.	10	1,000 00	280 00
McEdward, George	Fort William, Ont.	30	3,000 00	840 00
McNaught, Mathew	Granum, Alta.	10	1,000 00	280 00
McKie, W. R.	Gloichen, Alta.	5	500 00	140 00
McLeod, D. D.	Regina, Sask.	25	2,500 00	700 00
McKellar, Peter	Fort William, Ont.	50	5,000 00	1,400 00
McMurchy, R. D.	Regina, Sask.	10	1,000 00	280 00
McPhalen, D. J.	Vancouver, B.C.	50	5,000 00	500 00
McElhoes, F. T.	Strathmore, Alta.	10	1,000 00	280 00
McKenzie, Mrs. Tena	Edmonton, Alta.	10	1,000 00	280 00
McMillan, Miss Eliza	Victoria, B.C.	10	1,000 00	280 00
McLean, Miss Ernestine	Camaguay, Cuba	50	5,000 00	1,750 00
McManus, Michael	Winnipeg, Man.	100	10,000 00	4,600 00
Narracott, Mrs. C. I.	Winnipeg, Man.	10	1,000 00	1,000 00
Nimmons, Mrs. Isabella	Victoria, B.C.	100	10,000 00	10,000 00
Nelson, H. R.	"	10	1,000 00	370 00
Nugent, F. S.	Winnipeg, Man.	275	27,500 00	12,650 00
Nye, T. S.	North Vancouver, B.C.	200	20,000 00	3,800 00
Nelson, Charles	Vancouver, B.C.	50	5,000 00	183 34
Nelson Loan & Investment Company, Ltd.	St. John's, Nfd.	20	2,000 00	740 00
Noble, Francis	Longview, Alta.	10	1,000 00	280 00
Noble, W. J.	High River, Alta.	10	1,000 00	280 00
O'Sullivan, A. L.	New York, N.Y.	100	10,000 00	10,000 00
O'Brien, John	Portage la Prairie	25	2,500 00	925 00
Oliver, William	Lethbridge, Alta.	25	2,500 00	700 00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Ohlheiser, Jos.	Gull Lake, Sask.	5	500	00	140	00
Odell, W. H.	Wetaskiwin, Alta.	5	500	00	140	00
Partridge, I. O.	Sintaluta, Sask.	40	4,000	00	4,000	00
Pollock, H. C.	Hedley, B.C.	5	500	00	500	00
Phair, James.	Victoria, B.C.	50	5,000	00	2,480	00
Potts, R. J.	Vancouver, B.C.	5	500	00	50	00
Popham, Dr. E. S.	Winnipeg, Man.	100	10,000	00	3,700	00
Parr, W. J.	Killarney, Man.	4	400	00	148	00
Patterson, Alex.	Vancouver, B.C.	5	500	00	185	00
Pope, Charles.	Kenora, Ont.	20	2,000	00	740	00
Power, R. A.	Victoria, B.C.	5	500	00	185	00
Parker, B. C.	Kamloops, B.C.	10	1,000	00	370	00
Price, A. H.	Coquitlam, B.C.	10	1,000	00	550	00
Pennington, Walter.	Moosomin, Sask.	5	500	00	185	00
Patterson, estate of W.	Birtle, Man.	10	1,000	00	460	00
Paddon, J. A.	St. John's, Nfld.	10	1,000	00	370	00
Pearson, Mrs. S. E.	Winnipeg, Man.	5	500	00	185	00
Pawlett, Francis.	Yorkton, Sask.	5	500	00	185	00
Peterson, Estate of A.	Winnipeg, Man.	10	1,000	00	370	00
Pitt, Alfred.	Dryden, Ont.	5	500	00	185	00
Perdue, G. M.	Victoria, B.C.	100	10,000	00	3,700	00
Powell, I. W.	Edmonton, Alta.	100	10,000	00	2,800	00
Potter, A. E.	Edmonton, Alta.	10	1,000	00	370	00
Price, Mrs. M. A.	Calgary, Alta.	20	2,000	00	560	00
Pollitt, William.	Sperling, Man.	5	500	00	185	00
Pender, W. D.	Fort Steele, B.C.	10	1,000	00	280	00
Partridge, T. E.	Sintaluta, Sask.	20	2,000	00	560	00
Preston, A. F.	Victoria, B.C.	100	10,000	00	2,800	00
Parker, Howard.	Slocan City, B.C.	5	500	00	140	00
Paterson, J. B.	Calgary, Alta.	20	2,000	00	560	00
Piper, R. S.	Fort William, Ont.	20	2,000	00	560	00
Plowman, Mrs. M. J.	North Vancouver, B.C.	25	2,500	00	225	00
Poole, J. L.	Lacombe, Alta.	5	500	00	140	00
Parlee, H. H.	Edmonton, Alta.	20	2,000	00	560	00
Pollitt, H. McK.	Fort William, Ont.	20	2,000	00	560	00
Park, Dr. A. W.	Cochrane, Alta.	10	1,000	00	280	00
Pender, Miss Mary.	Nanaimo, B.C.	5	500	00	140	00
Pender, James.	Nanaimo, B.C.	10	1,000	00	675	00
Price, Alfred.	Calgary, Alta.	20	2,000	00	560	00
Quinn, J. W.	Brandon, Man.	5	500	00	185	00
Redmond, Mrs. M. E.	Wingham, Ont.	10	1,000	00	1,000	00
Robertson, John.	Trearnie, Scotland.	10	1,000	00	1,000	00
Robertson, Andrew, Jr.	Trearnie, Scotland.	10	1,000	00	1,000	00
Richardson, G. A.	Victoria, B.C.	10	1,000	00	1,000	00
Ross, Mrs. H. W.	Edmonton, Alta.	25	2,500	00	2,500	00
Rann, J. S.	Vancouver, B.C.	10	1,000	00	352	00
Rendell, A. S.	St. John's, Nfld.	10	1,000	00	1,000	00
Reid, James.	Nanaimo, B.C.	50	5,000	00	2,110	00
Rugg, E. W.	Winnipeg, Man.	10	1,000	00	460	00
Robinson, Dr. G. Wm.	Winnipeg, Man.	100	10,000	00	3,700	00
Ross, Dr. D. G.	Selkirk, Man.	5	500	00	185	00
Rutherford, Hon. A. C.	Strathcona, Alta.	100	10,000	00	2,800	00
Rogers, Jonathan.	Vancouver, B.C.	100	10,000	00	3,700	00
Rott, H. H. & Son.	Emerson, Man.	5	500	00	185	00
Rithet, Mrs. V. W.	Victoria, B.C.	10	1,000	00	370	00
Redshaw, William.	Ridgeville, Man.	5	500	00	230	00
Ramsay, Walter.	Edmonton, Alta.	50	5,000	00	500	00
Roy, George.	Edmonton, Alta.	25	2,500	00	925	00
Rutherford, Mrs. B. F.	Stratford, Ont.	5	500	00	185	00
Rancy, W. D.	Moosomin, Sask.	5	500	00	185	00
Riehl, Jacob.	Winnipeg, Man.	10	1,000	00	370	00
Richardson, Wm.	Portage la Prairie, Man.	10	1,000	00	370	00
Robinson, J. W.	Victoria, B.C.	10	1,000	00	370	00
Raymer, H. W.	Kelowna, B.C.	10	1,000	00	280	00
Runions, J. E.	Victoria, B.C.	10	1,000	00	280	00



## SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$    cts.	\$    cts.
Baby, W. G.	Calgary, Alta.	10	1,000 00	280 00
Redding, J. T.	Victoria, B.C.	25	2,500 00	50 00
Morris-Reade, George.	Whitewood, Sask.	20	2,000 00	560 00
Ross, G. H.	Calgary, Alta.	5	500 00	95 00
Robinson, T. W.	Moose Jaw, Sask.	50	5,000 00	1,400 00
Rooney, J. P.	Swift Current, Sask.	10	1,000 00	280 00
Ross, H. S.	Moose Jaw, Sask.	20	2,000 00	380 00
Robinson, W. J. Z.	Bassano, Alta.	15	1,500 00	50 00
Reilly, Dawson & Reilly.	Regina, Sask.	20	2,000 00	560 00
Ranby, A. C.	Keoma, Alta.	1	100 00	28 00
Robertson, James.	Olds, Alta.	5	500 00	140 00
Sandgren, J. A.	Spokane, Wash.	50	5,000 00	5,000 00
Steele, Mrs. F. W.	Winnipeg, Man.	20	2,000 00	2,000 00
Stevenson, Mrs. S. E.	Viriden, Man.	10	1,000 00	1,000 00
Simpson, H. J.	Kentville, N.S.	10	1,000 00	1,000 00
Stull, J. F. A.	Prince Albert, Sask.	20	2,000 00	2,000 00
Schoenan, Mrs. E.	Viriden, Man.	5	500 00	500 00
Sawle, A. L.	Athabasca Landing, Alt	6	600 00	150 00
Stone, W. H.	Winnipeg, Man.	25	2,500 00	2,500 00
Skinner, H. & F. J.	Nanaimo, B.C.	25	2,500 00	2,500 00
Spicer, H. W.	Grenfell, Sask.	10	1,000 00	500 00
Stuart, J. F.	Winnipeg, Man.	50	5,000 00	2,300 00
Sandison, Henry	"	25	2,500 00	250 00
Strevel, G. H.	"	50	5,000 00	500 00
Speirs, J. T.	"	30	3,000 00	1,380 00
Spear, J. R.	"	50	5,000 00	2,300 00
Sprague, D. E.	"	100	10,000 00	2,800 00
Sparling, Estate J. W.	"	10	1,000 00	500 00
Sparling, F. W.	"	10	1,000 00	370 00
Short, James.	Calgary, Alta.	20	2,000 00	740 00
Stirling, J. T.	Edmonton, Alta.	20	2,000 00	650 00
Stewart, Miss M. I.	Selkirk, Man.	5	500 00	185 00
Sutherland, Cecil.	Edmonton, Alta.	20	2,000 00	740 00
Scott, Hon. Walter.	Regina, Sask.	10	1,000 00	370 00
Stewart, Duncan.	Victoria, B.C.	50	5,000 00	1,760 00
Siebenbaum, Henry.	Victoria, B.C.	25	2,500 00	925 00
Stewart, Alex.	"	75	7,500 00	4,125 00
Smith, H. A.	Ridgeville, Man.	5	500 00	185 00
Smith, J. M.	Greenridge, Man.	10	1,000 00	370 00
Schmid, Achilles.	Edmonton, Alta.	25	2,500 00	925 00
Scott, Robert.	Mount Tolmie, B.C.	50	5,000 00	1,760 00
Simpson, H. C.	Viriden, Man.	5	500 00	185 00
Speers, S. H.	Enderby, B.C.	10	1,000 00	280 00
Stubbs, L. St. George.	Birtle, Man.	10	1,000 00	370 00
Seldon, G. E.	Vancouver, B.C.	20	2,000 00	740 00
Stewart, Geo.	Moosomin, Sask.	5	500 00	185 00
Scruton, G. R.	Beausjour, Man.	5	500 00	185 00
Smith, J. H.	Elm Creek, Man.	10	1,000 00	280 00
Scallion, Bros.	Viriden, Man.	20	2,000 00	740 00
Sandell, T. & A. J.	Oak Lake, Man.	10	1,000 00	370 00
Stevens, Henry.	"	10	1,000 00	370 00
Smith, David.	Gladstone, Man.	5	500 00	140 00
Stelck, A. H. F.	Dauphin, Man.	25	2,500 00	700 00
Sutherland, David.	"	25	2,500 00	700 00
Snowden, W. H.	Morden, Man.	10	1,000 00	370 00
Sigmar Bros. & Co.	Glenboro, Man.	10	1,000 00	280 00
Sayward, J. A.	Victoria, B.C.	200	20,000 00	7,400 00
Stewart, Miss F. N.	"	16	1,600 00	592 00
Shirreff, R. G.	Strathecona, Alta.	5	500 00	185 00
Sutherland, Mrs. Janet.	Gilbert Plains, Man.	10	1,000 00	370 00
Snyder, James.	Manor, Sask.	5	500 00	185 00
Silcox, A. J.	Redvers, Sask.	5	500 00	185 00
Scott, W. J.	Weyburn, Sask.	5	500 00	95 00
Silvester, Geoffrey.	Calgary, Alta.	20	2,000 00	740 00
Schuster, estate Jos.	"	10	1,000 00	190 00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Sinclair, Donald.....	Miniota, Man.....	5	500 00	140 00
Spankie, Dr. J. E.....	Vancouver, B.C.....	10	1,000 00	280 00
Starr, J. C.....	Winnipeg, Man.....	5	500 00	140 00
Sharron, C. A.....	".....	15	1,500 00	420 00
St. Denis, Denis.....	Nelson, B.C.....	50	5,000 00	1,400 00
Stamper, Daniel.....	Moose Jaw, Sask.....	10	1,000 00	280 00
Selwood, F. S.....	Calgary, Alta.....	10	1,000 00	280 00
Snider, A. W.....	Swift Current, Sask.....	50	5,000 00	1,400 00
Smyth, W. Oswald.....	".....	25	2,500 00	475 00
Sparks, F. F.....	Vancouver, B.C.....	50	5,000 00	950 00
Stewart, George.....	".....	150	15,000 00	3,300 00
Simmonds, W. R.....	Medicine Hat, Alta.....	10	1,000 00	190 00
Shaw, York.....	Calgary, Alta.....	10	1,000 00	280 00
Sumner, A. J. E.....	Saskatoon, Sask.....	15	1,500 00	420 00
Sutherland, Mrs. E. M.....	Macleod, Alta.....	5	500 00	140 00
Small, Edwin.....	Maple Creek, Sask.....	5	500 00	140 00
Salmon, H. L.....	Victoria, B.C.....	50	5,000 00	1,400 00
Stanley, Dr. G. D.....	High River, Alta.....	5	500 00	140 00
Storey, E. M.....	Regina, Sask.....	20	2,000 00	560 00
Smith, A. J.....	Saskatoon, Sask.....	10	1,000 00	280 00
Short, C. C.....	High River, Alta.....	10	1,000 00	280 00
Smith, G. W.....	Red Deer, Alta.....	50	5,000 00	1,400 00
St. Clair, Mrs. Eliza.....	Victoria, B.C.....	20	2,000 00	700 00
Sirett, E. J.....	North Vancouver, B.C.....	10	1,000 00	350 00
Titley, Rupert.....	Toronto, Ont.....	10	1,000 00	1,000 00
Turner, George.....	New Westminster, B.C.....	10	1,000 00	1,000 00
Taylor, E. L.....	Winnipeg, Man.....	100	10,000 00	3,700 00
Taylor, H. H.....	Chilliwack, B.C.....	5	500 00	230 00
Turnbull, J. H.....	Winnipeg, Man.....	100	10,000 00	4,600 00
Tobin, A. H.....	Victoria, B.C.....	20	2,000 00	740 00
Thomson, George.....	Winnipeg, Man.....	5	500 00	185 00
Thomson, H. B.....	Victoria, B.C.....	100	10,000 00	3,700 00
Toms, L. W.....	".....	50	5,000 00	1,850 00
Taylor, Mrs. G. M.....	".....	10	1,000 00	370 00
Talbot, G. R.....	".....	50	5,000 00	1,850 00
Tomalin, Mrs. E. A., W. J. C. Tomalin, trustee	".....	5	500 00	50 00
Tyson, George.....	Vancouver, B.C.....	10	1,000 00	190 00
Thompson, Mrs. A. G.....	South Vancouver, B.C.....	5	500 00	140 00
Thorburn, W. C.....	Broadview, Sask.....	25	2,500 00	700 00
Thompson & Baker.....	Moose Jaw, Sask.....	25	2,500 00	700 00
Tracksell, E. M.....	Victoria, B.C.....	100	10,000 00	2,800 00
Taylor, W. E.....	Toronto, Ont.....	5	500 00	185 00
Taylor, James.....	Calgary, Alta.....	5	500 00	95 00
Turgeon, Mrs. R. A.....	Cranbrook, B.C.....	50	5,000 00	1,400 00
Taylor, Hilliard.....	Winnipeg, Man.....	10	1,000 00	280 00
Vaughan, L. S.....	Selkirk, Man.....	10	1,000 00	370 00
Vereker, J. E. P.....	Kenora, Ont.....	25	2,500 00	925 00
Van Kleeck, Dr. P. D.....	Armstrong, B.C.....	20	2,000 00	740 00
Vicars, W. G.....	Qu'Appelle, Sask.....	10	1,000 00	190 00
Van Houten, W. J.....	Vancouver, B.C.....	200	20,000 00	.....
Van Egmond, W. G.....	Regina, Sask.....	20	2,000 00	560 00
Van Decar, L. B.....	Victoria, B.C.....	50	5,000 00	500 00
Vigar, F. C.....	Gleichen, Alta.....	50	5,000 00	1,040 00
Vigar, C. F., P. C. Vigar, trustee.....	".....	5	500 00	140 00
Van Houten, Mrs. M. O.....	Nanaimo, B.C.....	50	5,000 00	950 00
Wright, W. J.....	Victoria, B.C.....	20	2,000 00	2,000 00
Wolrige, Edward.....	".....	25	2,500 00	1,555 00
Winter, Mrs. Sarah.....	Fleming, Sask.....	5	500 00	500 00
Willoughby, Charles.....	Regina, Sask.....	50	5,000 00	3,200 00
Williams, A. A. G.....	Lampman, Sask.....	1	100 00	100 00
Wainwright, R. S.....	Winnipeg, Man.....	20	2,000 00	1,190 00
Wasson, Dr. H. J.....	Victoria, B.C.....	50	5,000 00	3,110 00
Wilkes, John.....	Winnipeg, Man.....	10	1,000 00	460 00
Waddell, Thomas.....	".....	25	2,500 00	1,150 00
Wynne, Major J. R.....	".....	100	10,000 00	7,300 00

## SESSIONAL PAPER No. 8

THE CANADA NATIONAL—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Wallace, C. A.	Calgary, Alta.	35	3,500 00	1,700 00
West, T. A.	Winnipeg, Man.	8	800 00	296 00
Williamson, R. T.	Fort Saskatchewan, Alta.	50	5,000 00	1,850 00
Williamson, S. W.	Edmonton, Alta.	50	5,000 00	1,850 00
Weiler, Mrs. E. J.	Victoria, B.C.	50	5,000 00	1,625 00
Walls, L. T.	Winnipeg, Man.	3	300 00	111 00
White, Mrs. E. L.	Vancouver, B.C.	10	1,000 00	437 50
Walker, R. E.	Caledonia, Ont.	5	500 00	185 00
Walker, R. A.	"	1	100 00	37 00
Walker, Dr. R. Eden.	New Westminster, B.C.	25	2,500 00	925 00
Wilson, Biggerstaff.	Victoria, B.C.	100	10,000 00	3,700 00
Wilson, W. & J.	"	100	10,000 00	3,700 00
Woods, J. E.	Pincher Creek, Alta.	100	10,000 00	3,250 00
Williamson, Wm.	Vancouver, B.C.	5	500 00	185 00
Wilson, James.	New Westminster, B.C.	20	2,000 00	650 00
Wogan-Wainwright, C.	Virden, Man.	20	2,000 00	700 00
Wilson, David.	Victoria, B.C.	20	2,000 00	740 00
Williams, Herbert.	Fort Frances, Ont.	50	5,000 00	1,850 00
Woolfe, C. A.	Moosomin, Sask.	5	500 00	185 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	370 00
Wolrige, Frederick.	Victoria, B.C.	20	2,000 00	560 00
Wallace, W. H.	Dauphin, Man.	20	2,000 00	560 00
Wallace, A. W.	"	10	1,000 00	370 00
Wade, A. H.	Penttieton, B.C.	10	1,000 00	370 00
White, Dr. R. B.	"	20	2,000 00	560 00
Wilson, O. K.	Milestone, Sask.	100	10,000 00	1,000 00
Westbrook, A. E.	Rouleau, Sask.	20	2,000 00	380 00
Willis, Robert.	Vancouver, B.C.	25	2,500 00	250 00
White, Mrs. M. J. G.	Victoria, B.C.	50	5,000 00	1,400 00
White, C. J.	Vancouver, B.C.	10	1,000 00	280 00
Wallace, R. W.	Lethbridge, Alta.	10	1,000 00	280 00
Wilson, D. H.	Winnipeg, Man.	5	500 00	140 00
Willoughby, J. H. C.	Saskatoon, Sask.	15	1,500 00	420 00
Walley, A. T.	Nelson, B.C.	10	1,000 00	280 00
Wilkinson & Putnam.	Prince Albert, Sask.	10	1,000 00	280 00
Wilson, N. R.	Winnipeg, Man.	10	1,000 00	280 00
Weaver, Dr. H. D.	Saskatoon, Sask.	10	1,000 00	370 00
Whiteside & Edmonds.	New Westminster, B.C.	10	1,000 00	190 00
White, Mrs. A. J., Dave White, trustee.	Banff, Alta.	10	1,000 00	280 00
Wood, W. D.	Vancouver, B.C.	26	2,000 00	700 00
Wallace, Miss Blanche.	Toronto, Ont.	10	1,000 00	100 00
Young, R. C.	Montreal, Que.	5	500 00	500 00
Young, Mrs. J. H.	Murray, Ont.	5	500 00	500 00
Yates, Rowland.	Victoria, B.C.	10	1,000 00	460 00
Young, Hugh.	Tranent, Scotland.	10	1,000 00	280 00
Totals.		20,554	\$2,055,400 00	\$ 766,654 92

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## THE CANADA WEATHER INSURANCE COMPANY.

## LIST OF DIRECTORS (As at January 31, 1913.)

A. Beverley Welford, Angus McKay, Geo. W. Hunt, Frederick Millman, Jas. B. MacLaren.

## LIST OF SHAREHOLDERS (As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Adams, Hy.....	Embro, Ont.....	200 00	200 00
Atmore, T. S.....	St. George, Ont.....	200 00	200 00
Alexander, J.....	Palermo, Ont.....	200 00	200 00
Anderson & Tannahill.....	Cobourg, Ont.....	100 00	100 00
Appel, Wm. M.....	Tavistock, Ont.....	100 00	100 00
Ashley, R. B.....	Brampton, Ont.....	100 00	100 00
Armour, Mary, administratrix of the estate of A. Armour, deceased.....	Brantford, Ont.....	200 00	200 00
Adamson, E. H.....	Winterbourne, Ont.....	200 00	200 00
Atkinson, C. E.....	Newport, Ont.....	100 00	100 00
Armstrong, B. J.....	Orangeville, Ont.....	100 00	40 00
Adams, E. L.....	McGregor, Ont.....	100 00	100 00
Armstrong, B. J.....	Grimsby, Ont.....	100 00	.....
Andrews, Anger & Co.....	Carman, Man.....	500 00	200 00
Estate of W. E. Brooking, deceased.....	Dundas, Ont.....	100 00	100 00
Ball, J. W.....	Tillsonburg, Ont.....	100 00	100 00
Barker, Wm.....	Princeton, Ont.....	100 00	100 00
Bechtel, A.....	Baden, Ont.....	100 00	100 00
Bechtel, G.....	".....	200 00	230 00
Bellamy, J. J.....	Kirkton, Ont.....	100 00	100 00
Biggar, J. C.....	Mohawk, Ont.....	100 00	100 00
Black, G. D.....	Ayr, Ont.....	100 00	100 00
Boulter, W.....	Demorestville, Ont.....	100 00	100 00
Broughton, H. S.....	Bradford, Ont.....	100 00	100 00
Burgis, E. A.....	Burford, Ont.....	400 00	400 00
Burton, M. E.....	Hamilton, Ont.....	100 00	100 00
Brown, Jno.....	Oxford Centre, Ont.....	800 00	800 00
Badder, Chas.....	Dresden, Ont.....	100 00	100 00
Brewer, A. J.....	Bothwell, Ont.....	100 00	100 00
Bell, L.....	Tiverton, Ont.....	100 00	100 00
Biggar, W. H.....	Mohawk, Ont.....	100 00	100 00
Brooking, W. H.....	Dundas, Ont.....	100 00	100 00
Buckel, Jno.....	New Hamburg, Ont.....	100 00	100 00
Brown, Jacob.....	Nanticoke, Ont.....	100 00	100 00
Berdur P. J.....	Wellesley, Ont.....	200 00	200 00
Bond & Reilly Ltd.....	Toronto, Ont.....	38,000 00	3,990 00
Baker, A. T.....	Port Dalhousie, Ont.....	100 00	100 00
Brown, Jas.....	Lurgan, Ont.....	100 00	100 00
Brown, Thos.....	Varenay, Ont.....	100 00	100 00
Broughton, V. E.....	Bradford, Ont.....	100 00	100 00
Blackburn, P. C.....	Chatham, Ont.....	100 00	100 00
Bowman, G. A.....	Conestogo, Ont.....	200 00	200 00
Brubacher, A. B.....	St. Jacobs, Ont.....	100 00	100 00
Baechler, A.....	Tavistock, Ont.....	100 00	100 00
Boothe, P. J.....	Toronto, Ont.....	100 00	100 00
Bacon, J. A.....	Alton, Ont.....	100 00	100 00
Bundecho, S.....	Shakespeare, Ont.....	100 00	100 00
Brock, Geo.....	Adelaide, Ont.....	100 00	100 00
Brown, J. S.....	Laurel, Ont.....	100 00	40 00
Blakie, A. J.....	White Oak, Ont.....	100 00	40 00
Blair, Geo.....	Belfountain, Ont.....	200 00	200 00
Brown, J. C.....	Lamon, Ont.....	100 00	40 00
Backus, M.....	Chatham, Ont.....	100 00	100 00
Bingemen, B. J.....	Bridgeport, Ont.....	200 00	200 00

## SESSIONAL PAPER No. 8

## THE CANADA WEATHER INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed.	paid in cash.
		\$ cts.	\$ cts.
Bunting, W. H.....	St. Catharines, Ont.....	100 00	100 00
Brush, B.....	Chatham, Ont.....	100 00	40 00
Brooksbank, W. H.....	Eberts, Ont.....	100 00	40 00
Bickell, J. J.....	Peterboro, Ont.....	100 00	40 00
Baragar, P. B.....	Areola, Sask.....	200 00	80 00
Book, J. A.....	Grimsby, Ont.....	200 00	80 00
Campbell, A.....	Woodville, Ont.....	100 00	100 00
Campbell, P.....	Merton, Ont.....	100 00	100 00
Campbell, W. L.....	Bradford, Ont.....	100 00	100 00
Caister, E.....	Tavistock, Ont.....	100 00	100 00
Chantler, J. G.....	Beeton, Ont.....	100 00	100 00
Clarkson, Wm.....	Sweabour, Ont.....	100 00	100 00
Clinton, Wm.....	Wellington.....	100 00	100 00
Cowie, Geo.....	Brantford, Ont.....	100 00	100 00
Cuncannon, Wm.....	Didsbury, Alta.....	100 00	100 00
Chapin, T. F.....	Beeton, Ont.....	100 00	100 00
Clark, J. W.....	Cainsville, Ont.....	100 00	100 00
Crerar, A.....	Lisbon, Ont.....	100 00	100 00
Chapman, J. G.....	St. Thomas, Ont.....	100 00	100 00
Crumbach, J. S.....	Mohawk, Ont.....	500 00	500 00
Clark, Wm. I.....	Alliston, Ont.....	100 00	100 00
Crumbach, J. M.....	Oakland, Ont.....	100 00	100 00
Campbell, J. H.....	Brantford, Ont.....	100 00	100 00
Caskey, Jas.....	Kincardine, Ont.....	100 00	100 00
Coombs, Geo. R.....	Guelph, Ont.....	100 00	100 00
Connon, Jno.....	Hamilton, Ont.....	100 00	100 00
Croft, D.....	Tavistock, Ont.....	100 00	100 00
Campbell, Don.....	Ballinafad, Ont.....	100 00	100 00
Coad, Geo.....	Alliance, Ont.....	100 00	100 00
Campbell, P. D.....	Chatham, Ont.....	400 00	400 00
Campbell, R. B.....	Armow, Ont.....	100 00	100 00
Campbell, D. J.....	Strathroy, Ont.....	100 00	100 00
Cation, W. J.....	Snelgrove, Ont.....	100 00	100 00
Campbell, T.....	Fernhill, Ont.....	100 00	100 00
Church, H. L.....	Stoney Creek, Ont.....	100 00	100 00
Cousins, S. J.....	Belmont, Ont.....	100 00	40 00
Cation, J. B.....	Snelgrove, Ont.....	100 00	100 00
Corbett, W. L.....	Brinsley, Ont.....	100 00	100 00
Cerswell, J. H.....	Bond Head, Ont.....	100 00	100 00
Carpenter, G. H.....	Fruitland, Ont.....	100 00	100 00
Coulter, J. A.....	Essex, Ont.....	100 00	100 00
Coxon, G. J.....	Milverton, Ont.....	100 00	.....
Duncanson, Jas.....	Dutton, Ont.....	100 00	100 00
Dutcher, J. A.....	Bradford, Ont.....	100 00	100 00
Dalton, E.....	Tanley, Ont.....	200 00	200 00
Drummond, J. D. F.....	Ailsa Craig, Ont.....	100 00	100 00
Dewar, J. D.....	Coldstream, Ont.....	100 00	100 00
Dewey, G. E.....	Chatham, Ont.....	100 00	100 00
Dolson, J. M.....	Alloa, Ont.....	100 00	100 00
Davidson, W. T.....	Snelgrove, Ont.....	100 00	100 00
Donaldson, W. A.....	Mono Mills, Ont.....	100 00	40 00
Doyle, J. M.....	London, Ont.....	100 00	40 00
Dynes, W. J.....	Francis, Sask.....	500 00	100 00
Duff, R.....	Lakefield, ( N ).....	200 00	80 00
Dunn, John.....	Alliston, Ont.....	100 00	40 00
Edgington, E.....	Brownsville, Ont.....	200 00	200 00
Edgington, E.....	Woodstock, Ont.....	200 00	200 00
Edgar, W. A.....	Ingersoll, Ont.....	100 00	100 00
Edwards, Chas.....	Onondaga, Ont.....	200 00	200 00
Elliott, Jas.....	Ingersoll, Ont.....	200 00	200 00
Edmondson, A.....	Echo Place, Ont.....	100 00	100 00
Eidt, A.....	New Hamburg, Ont.....	100 00	100 00
Everitt, Geo.....	Newbury, Ont.....	100 00	100 00
Ellis, J. F.....	Essex, Ont.....	100 00	100 00
Elliott, F. B.....	Napier, Ont.....	100 00	.....

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## THE CANADA WEATHER INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Elliott, Jas.	Mitchell, Ont.	100 00	25 00
Elliott, John	"	100 00	100 00
Erne, A.	Webb, Sask.	500 00	200 00
Edmondson, C.	Brantford, Ont.	100 00	100 00
Foster, Jas.	Glen Ewen, Sask.	300 00	120 00
Fox, P. C.	Leamington, Ont.	100 00	100 00
Freeborn, W. H.	Wellesley, Ont.	200 00	200 00
Freeborn, A. K.	"	100 00	100 00
Felker, J. F.	Stony Creek, Ont.	100 00	100 00
Fraser, A.	Bradford, Ont.	200 00	200 00
Fraser, A.	Verdun, Ont.	100 00	100 00
Forrest, Jas.	Nithburg, Ont.	100 00	100 00
Ford, A.	Chatham, Ont.	200 00	140 00
Fretz, Wm.	Jordan Harbor, Ont.	200 00	200 00
Forman, A. E.	Woodstock, Ont.	600 00	600 00
Fisher, H. St. C.	Queenston, Ont.	100 00	100 00
Fisher, C. H.	"	100 00	100 00
Ferguson, John.	Kincardine, Ont.	100 00	20 00
Fowlie, J. A.	Orillia, Ont.	200 00	
Fraser, R. C.	Arkona, Ont.	100 00	
Fisher, E. M.	Manor, Sask.	500 00	200 00
Fried, L. G.	Roseville, Ont.	100 00	40 00
Falconbridge, P.	Grimsby, Ont.	100 00	40 00
Garner, Thos.	Palermo, Ont.	100 00	100 00
Gerow, J.	Bloomfield, Ont.	100 00	100 00
Goring, A. H.	Tavistock, Ont.	200 00	200 00
Green, G. G.	Bradford, Ont.	100 00	100 00
Gawley, G. R.	East Linton, Ont.	100 00	100 00
Glasgow, T. J.	Tupperville, Ont.	100 00	100 00
Geddie, Robert.	Paris, Ont.	100 00	100 00
Gough, T. E.	Strathroy, Ont.	100 00	100 00
Glaister, Wm.	Wellesley, Ont.	100 00	100 00
Guthrie, Don.	Beachville, Ont.	500 00	500 00
Gardner, A.	Woodstock, Ont.	100 00	100 00
Guy, James.	Sable, Ont.	100 00	100 00
Gayman, M.	St. Catharines, Ont.	300 00	300 00
Goos, Jno.	Hanover, Ont.	100 00	10 00
Goetting, Wm.	New Dundee, Ont.	200 00	80 00
Harman, H.	Breton, Ont.	100 00	100 00
Holland, I.	Brownsville, Ont.	500 00	500 00
Hollman, A. C.	New Dundee, Ont.	100 00	100 00
Howell, J. B.	St. George, Ont.	200 00	200 00
Hill, J. J.	Toronto, Ont.	100 00	100 00
Hunt, Geo. W.	Toronto, Ont.	2,000 00	800 00
Hutchinson, R. J.	London, Ont.	100 00	100 00
Heilman, B.	Rodney, Ont.	100 00	100 00
Hardy, Hy.	Mt. Brydges, Ont.	300 00	300 00
Hamilton, D. R.	Burford, Ont.	100 00	100 00
Hager, L.	Palermo, Ont.	500 00	500 00
Hall, Chas.	Trafalgar, Ont.	100 00	100 00
Honsberger, E.	Jordan Station, Ont.	200 00	200 00
Honsberger, M.	"	200 00	200 00
Howey, J. C.	Nanticoke, Ont.	100 00	100 00
Hurst, J. G.	Conestogo, Ont.	200 00	200 00
Hurst, Mary M.	"	400 00	400 00
Henderson, J. F.	Wardsville, Ont.	100 00	100 00
Hamacher, I.	Poplar Hill, Ont.	100 00	100 00
Huston, E. T.	Glencoe, Ont.	100 00	100 00
Hamilton, A. M.	Winterbourne, Ont.	200 00	200 00
Harrison, B.	Caledon, Ont.	100 00	40 00
Hilborn, I.	Elmira, Ont.	100 00	100 00
Herriott, Wm.	Souris, Man.	500 00	200 00
Hope, J. C.	Lang, Ont.	100 00	40 00
Hyndman, J. A.	Oak River, Man.	500 00	200 00
Harkness, Robt.	Annan, Ont.	100 00	40 00

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## THE CANADA WEATHER INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Hunter, John.....	Wyoming, Ont.....	200 00	80 00
Haviland, C. W.....	Chatham, Ont.....	100 00	40 00
Ireland, M. J.....	Burlington, Ont.....	100 00	100 00
Ingoldsby, Thos.....	Mayfield, Ont.....	100 00	100 00
Ivey, John.....	Jarvis, Ont.....	200 00	200 00
Ionson, G. A.....	Ingersoll, Ont.....	100 00	100 00
James, David.....	Thornhill, Ont.....	100 00	100 00
Johnston, J.....	Chatham, Ont.....	100 00	100 00
Jackson, W. A.....	London, Ont.....	100 00	40 00
Johnston, L. K.....	Orangeville, Ont.....	100 00	40 00
Jackson, M. S.....	Chatham, Ont.....	200 00	80 00
Jennings, F. A.....	Thedford, Ont.....	100 00	40 00
Karn, V. W.....	Woodstock, Ont.....	200 00	200 00
Kelly, D. A.....	Picton, Ont.....	100 00	100 00
Kendrick, A.....	Cainsville, Ont.....	100 00	100 00
Kendrick, U. O.....	".....	100 00	100 00
Kienzle, J.....	Conestogo, Ont.....	100 00	100 00
Kelly, Chas.....	Curries Crossing,.....	300 00	300 00
Koch, J. S.....	Tavistock, Ont.....	100 00	100 00
Lampman, W. F.....	Woodstock, Ont.....	200 00	200 00
Lester, H. A.....	Burford, Ont.....	100 00	100 00
Lester, E. A.....	".....	100 00	100 00
Lunn, James.....	Port Talbot, Ont.....	100 00	100 00
Lang, Robert.....	Erin, Ont.....	100 00	100 00
Livingstone, P. J.....	Baden, Ont.....	100 00	100 00
Laidlaw, A. E.....	Brampton, Ont.....	300 00	300 00
Lunn, W. H.....	St. Thomas, Ont.....	100 00	100 00
Lyons, Jas.....	Cheltenham, Ont.....	100 00	100 00
Little, Thos.....	".....	200 00	200 00
Lyons, W. G.....	Terra Cotta, Ont.....	100 00	100 00
Lyons, Georgina.....	".....	100 00	100 00
Letson, W. J.....	West Montrose, Ont.....	100 00	40 00
Lawrence, W. J.....	Eglinton, Ont.....	200 00	200 00
Lindley, W. S.....	Ingersoll, Ont.....	100 00	
LaPierre, L. A.....	Paris, Ont.....	200 00	200 00
Laird, Jas.....	Chatsworth, Ont.....	200 00	80 00
Mitchell, Josiah.....	Peterboro, Ont.....	200 00	80 00
Mabec, M. I.....	Picton, Ont.....	100 00	100 00
MacLaren, Jas. B.....	Toronto, Ont.....	2,000 00	800 00
Malone, John.....	Brechin, Ont.....	100 00	100 00
Manson, Wm.....	Ayr, Ont.....	100 00	100 00
Millman, F.....	Woodstock, Ont.....	2,100 00	900 00
Mogk, W., Jr.....	Tavistock, Ont.....	100 00	100 00
Mowbray, F. B.....	Palermo, Ont.....	200 00	200 00
Mott, Chas.....	Mount Vernon, Ont.....	100 00	100 00
Miller, E. B.....	Aylmer, Ont.....	100 00	40 00
Meyers, C. B.....	Bayside, Ont.....	100 00	100 00
Miller, A.....	Woodstock, Ont.....	200 00	200 00
Mitton, W. J.....	Thamesville, Ont.....	100 00	100 00
Miller, F. W.....	Lawrence Station, Ont.....	100 00	100 00
Misner, G. W.....	Jerseyville, Ont.....	100 00	100 00
Marshall, J. R.....	Northwood, Ont.....	100 00	100 00
Mander, Wm.....	Bradford, Ont.....	100 00	100 00
Misener, W. S.....	Hamilton, Ont.....	100 00	100 00
Macdonald, H.....	Boston Mills, Ont.....	100 00	100 00
Might, A.....	Derry West, Ont.....	100 00	100 00
Miller, F. A.....	Burford, Ont.....	400 00	400 00
Miller, Walter.....	Bradford, Ont.....	100 00	100 00
Marshall, Robt.....	Snelgrove, Ont.....	100 00	100 00
Murray, Jas.....	Wilton Grove, Ont.....	100 00	40 00
Mackenzie, Jas. A.....	Kincardine, Ont.....	300 00	300 00
Miller, Ferd.....	Brodhagen, Ont.....	100 00	100 00
Martin, Jas.....	Amherstburg, Ont.....	100 00	100 00
Major, P. M.....	Puce, Ont.....	200 00	80 00
Mitchell, Wm.....	Grimsby, Ont.....	100 00	30 00



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## THE CANADA WEATHER INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
McDonald, T. D.	Olinda, Ont.	100 00	100 00
McKay, A.	Ingersoll, Ont.	2,000 00	800 00
McDonald, A.	Wellesley, Ont.	100 00	100 00
McArthur, A.	Cataract, Ont.	100 00	100 00
McArthur, J. C.	Rockside, Ont.	100 00	100 00
McKinnon, D. C.	Glamis, Ont.	100 00	100 00
McMillan, D.	Rodney, Ont.	100 00	100 00
McEachren, D.	Crinan, Ont.	100 00	100 00
McNeil, D.	Strathroy, Ont.	100 00	100 00
McDonald, M.	Rockton, Ont.	100 00	100 00
McMurchy, John	Brampton, Ont.	100 00	100 00
McFarland, J. B.	Woodstock, Ont.	300 00	300 00
McQuaker, J.	Owen Sound, Ont.	100 00	100 00
McKenzie, Jas.	Jarvis, Ont.	100 00	100 00
McCartney, W. A.	Omagh, Ont.	100 00	100 00
McCallum, D. H.	Cowal, Ont.	100 00	100 00
McAllister, Geo.	Bloomington, Ont.	200 00	200 00
McIntyre, A.	Woodstock, Ont.	100 00	100 00
McGregor, R. J.	Inglewood, Ont.	300 00	300 00
McLachlin, Alex.	Cowal, Ont.	100 00	100 00
McEachren, Neil	Crinan, Ont.	100 00	100 00
McCracken, W. R. S.	Glencoe, Ont.	100 00	100 00
McDonald, S. O.	Cheltenham, Ont.	300 00	300 00
McDermid, H. S.	Fingal, Ont.	100 00	100 00
McDonald, J. C.	Springbank, Ont.	100 00	100 00
McKinnon, A.	Hillsburg, Ont.	100 00	100 00
McFarlan, John	Leesboro, Ont.	100 00	40 00
McGregor, J. W.	Springbank, Ont.	100 00	100 00
McEachren, Don	Liawood, Ont.	100 00	100 00
McLachlin, D. J.	Aylmer, Ont.	100 00	40 00
McCaugherty, D. H.	Streetsville, Ont.	200 00	200 00
McTavish, A. C.	Shakespeare, Ont.	200 00	80 00
McKeown, Jas.	Forest, Ont.	100 00	40 00
McKay, A.	Woodville, Ont.	100 00	40 00
McAgy, John	Chatham, Ont.	100 00	40 00
Nelles, T. R.	Simcoe, Ont.	100 00	100 00
Nesbitt, E. W.	Woodstock, Ont.	100 00	100 00
Newton, E.	Toronto, Ont.	3,000 00	
Oatman, A. L.	Cornell, Ont.	100 00	100 00
Ogilvie, Geo.	Bradford, Ont.	200 00	200 00
Patterson, N.	Woodville, Ont.	100 00	100 00
Potter, W. A.	Woodstock, Ont.	200 00	200 00
Porter, S.	Mount Vernon, Ont.	500 00	500 00
Proctor, G. A.	Sarnia, Ont.	100 00	100 00
Pumfrey, C. R.	Thamesville, Ont.	100 00	100 00
Pearce, E. H.	Wallacetown, Ont.	100 00	100 00
Pranglen, L. J.	St. Thomas, Ont.	100 00	100 00
Pollard, Alice	Burford, Ont.	200 00	200 00
Pearce, S. M.	Iona, Ont.	100 00	100 00
Park, J. H.	Burford, Ont.	100 00	100 00
Pettit, C. C.	Fruitland, Ont.	200 00	200 00
Pollard, Arthur	Burford, Ont.	200 00	200 00
Pearce, W. C.	Iona, Ont.	100 00	100 00
Payne, R. D.	Chatham, Ont.	100 00	40 00
Peters, Jas.	Falconbridge, Ont.	100 00	100 00
Pollock, T. E.	Kincairdine, Ont.	100 00	100 00
Parrott, Geo.	Glencoe, Ont.	100 00	100 00
Pierce, Thos.	Glen Oak, Ont.	100 00	
Quinn, Thos.	Caledon, Ont.	100 00	100 00
Reynolds, J. M.	Beeton, Ont.	100 00	100 00
Robinson, Wm.	Stevensville, Ont.	200 00	200 00
Russell, S. W.	Tavistock, Ont.	100 00	100 00
Rayner, John	Beeton, Ont.	100 00	100 00
Reiner, E. K.	Wellesley, Ont.	200 00	200 00
Rowe, J. C.	Hickson, Ont.	100 00	100 00



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## THE CANADA WEATHER INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Rapley, Fred.....	Strathroy, Ont.....	100 00	100 00
Roberts, W. A.....	Salmonville, Ont.....	200 00	80 00
Reid, D.....	Orangeville, Ont.....	100 00	40 00
Robotham, D.....	Strathroy, Ont.....	100 00	100 00
Ross, H. D.....	Nairn, Ont.....	100 00	100 00
Remus, Chas.....	Harriston, Ont.....	200 00	
Rudd, S. R.....	Arnprior, Ont.....	100 00	100 00
Ryan, H. L.....	Chatham, Ont.....	100 00	
Richardson, G. S.....	North Portal, Sask.....	100 00	40 00
Sherling, W. C.....	Montmartre, Sask.....	500 00	200 00
Saunders, C. F.....	Burford, Ont.....	200 00	200 00
Scott, Alex.....	Tavistock, Ont.....	100 00	100 00
Sebben, Geo.....	Ingersoll, Ont.....	300 00	300 00
Smith, Wm. M.....	Scotland, Ont.....	500 00	500 00
Selby, Wm.....	Bradford, Ont.....	100 00	100 00
Stratton, W. A.....	Calgary, Alta.....	100 00	100 00
Stewart, Robt.....	Milton West, Ont.....	100 00	100 00
Sager, J. F.....	Alberton, Ont.....	200 00	200 00
Strangway, E. T.....	Beeton, Ont.....	100 00	100 00
Strangway, H. A.....	"	100 00	100 00
Swinn, A.....	Guysboro, Ont.....	100 00	100 00
Standing, D. J.....	Burford, Ont.....	200 00	200 00
Scarff, J. W.....	Woodstock, Ont.....	100 00	100 00
Schuyler, J. W.....	Brantford, Ont.....	100 00	100 00
Sanderson, J. C.....	Jarvis, Ont.....	100 00	100 00
Schaub, L.....	Wellesley, Ont.....	200 00	200 00
Sarnia Realty Co., Ltd.	Sarnia, Ont.....	100 00	100 00
Simpkin, G. P.....	Bradford, Ont.....	100 00	100 00
Scott, Hy.....	Woodstock, Ont.....	1,000 00	1,000 00
Scott, T. G.....	Tiverton, Ont.....	100 00	100 00
Simpson, Wm.....	Onondaga, Ont.....	100 00	100 00
Shantz, E. J.....	Heidelberg, Ont.....	100 00	100 00
Staebler, Geo.....	Tavistock, Ont.....	200 00	200 00
Snider, W. W.....	St. Jacobs, Ont.....	500 00	500 00
Schmidt, A. D.....	North Woolwich, Ont.....	200 00	200 00
Shantz, T. S.....	Waterloo, Ont.....	100 00	100 00
Sterns, S. S.....	Saskatoon, Sask.....	100 00	100 00
Scott, Hy.....	Melville Cross, Ont.....	100 00	40 00
Simpson, J. A.....	The Maples, Ont.....	100 00	40 00
Shewfelt, P.....	Armow, Ont.....	100 00	100 00
Smith, E. A.....	Brantford, Ont.....	100 00	30 00
Shepherd, J. H.....	Bridgeport, Ont.....	300 00	300 00
Shoebottom, Wm. M.....	London, Ont.....	200 00	80 00
Spencer, C. C.....	Pictou, Ont.....	100 00	100 00
Secord, B. W.....	Pelham Corners, Ont.....	100 00	100 00
Strong, J. H.....	Belle River, Ont.....	100 00	100 00
Scott, A. A.....	McGregor, Ont.....	500 00	500 00
Smythe, J. A.....	Essex, Ont.....	100 00	60 00
Stimers, A. O.....	"	100 00	100 00
Stoddart, A. E. B.....	Bradford, Ont.....	100 00	70 00
Shearer, W. W.....	Lang, Ont.....	100 00	40 00
Scollard, W. J.....	Ennismore, Ont.....	100 00	40 00
Smith, J. E.....	Orangeville, Ont.....	300 00	120 00
Scott, C.....	Strathroy, Ont.....	100 00	40 00
Scott, R. N.....	Peterboro, Ont.....	100 00	20 00
Scharff, W. J.....	Hartney, Man.....	500 00	200 00
Tubby, Clara M. (executrix of the estate of J. H. Tubby, deceased).....	Stevensville, Ont.....	500 00	500 00
Taylor, T. P.....	Brantford, Ont.....	200 00	200 00
Taylor, R. R.....	Scotland, Ont.....	100 00	100 00
Taylor, James L.....	Hamilton, Ont.....	100 00	100 00
Taylor, G. R.....	Guclph, Ont.....	200 00	200 00
Tracey, O. J.....	Beeton, Ont.....	200 00	200 00
Tisdale, H.....	Paris, Ont.....	100 00	100 00
Turner, W. H.....	Southwold, Ont.....	300 00	300 00

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THE CANADA WEATHER INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Thomson, Thos.....	Cainsville, Ont.....	100 00	100 00
Trimble, J. H.....	Laurel, Ont.....	100 00	40 00
Toohill, R. F.....	Cairngorm, Ont.....	100 00	40 00
Turney, W. H.....	Trenton, Ont.....	100 00	5 00
Urquhart, D.....	Hensall, Ont.....	100 00	
Vansickle, W. C.....	Hamilton, Ont.....	300 00	300 00
Vansickle, W. B.....	"	200 00	200 00
Vogler, J. B.....	Bothwell, Ont.....	100 00	100 00
West, F. H.....	Manor, Sask.....	500 00	200 00
Wallace, Hy.....	South Middleton, Ont.....	300 00	300 00
Welford, A. B.....	Woodstock, Ont.....	2,300 00	800 00
Welford, F. B.....	Winnipeg, Man.....	2,100 00	1,400 00
Waites, Wm.....	Medicine Hat, Alta.....	300 00	300 00
Waites, L.....	Preston, Ont.....	200 00	200 00
Wilson, J., Jr.....	Oakville, Ont.....	200 00	200 00
Wrinch, L. E.....	Merton, Ont.....	100 00	100 00
Weber, C. S.....	Heidelberg, Ont.....	100 00	100 00
Watson, Jno.....	Toronto, Ont.....	1,000 00	1,000 00
Watson, C. H.....	Methven, Man.....	500 00	200 00
Wagg, W. W.....	Moose Jaw, Sask.....	500 00	200 00
Wilson, W. H.....	Woodstock, Ont.....	100 00	100 00
Wilson, F. G.....	"	100 00	100 00
Weber, S. M.....	Floradale, Ont.....	100 00	100 00
Wood, W. E.....	Jarvis, Ont.....	100 00	100 00
Wagner, P. A.....	St. Agatha, Ont.....	100 00	100 00
Wilson, L. L.....	Niagara Falls, Ont.....	300 00	300 00
Wright, A. P.....	Bradford, Ont.....	100 00	100 00
Weber, M. L.....	St. Jacobs, Ont.....	100 00	100 00
Weidenhammer, F. J.....	Hawkesville, Ont.....	200 00	200 00
Woodland, Jas.....	Orangeville, Ont.....	100 00	40 00
Weidrick, Wm.....	Edmonton, Alta.....	100 00	100 00
Wilson, R. W.....	Strathroy, Ont.....	100 00	100 00
Walker, T. P.....	Brantford, Ont.....	100 00	100 00
Wilson, J. W.....	Nortonville, Ont.....	100 00	100 00
Webster, D. F.....	West Lorne, Ont.....	100 00	100 00
Yungblut, E.....	Tavistock, Ont.....	100 00	100 00
Young, D. W.....	Burch, Ont.....	200 00	200 00
Young, Jas.....	Mohawk, Ont.....	200 00	200 00
Zavitz, J. C.....	Fernhill, Ont.....	100 00	100 00
Zehr, C.....	Tavistock, Ont.....	200 00	200 00
Zilliaz, H.....	Elmira, Ont.....	500 00	500 00
Totals.....		\$ 117,400 00	\$ 64,260 00

SESSIONAL PAPER No. 8

## THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1913.)

W. A. Young, M.D., President; F. Norie-Miller, C. Norie-Miller, W. S. Dinnick, Thos. H. Hall.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
W. S. Dinnick.....	Toronto.....	2,500	399
C. Norie-Miller.....	New York.....	2,500	399
General Accident Fire and Life Assurance Corpor- ation (Limited).....	Perth, Scotland.....	300,600	48,005
F. Norie-Miller.....	".....	2,500	399
W. A. Young, M.D.....	Toronto.....	2,500	399
Thos. H. Hall.....	".....	2,500	399
	Totals.....	\$ 313,100	\$ 50,000

## THE CANADIAN FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS (As at February 10, 1913).

J. H. Ashdown, President; R. T. Riley, Vice President; J. A. M. Aikins, K.C., M.P.; G. R. Crowe, R. J. Campbell, John Galt, G. V. Hastings.

## LIST OF SHAREHOLDERS (As at December 31, 1912.)

Name.	Address.	Amount Subscribed and fully paid up.
		\$
Adams, C.	Toronto, Ont.	1,000
Adams, J. H.	"	1,000
Agnew, Amy J.	Elko, B.C.	200
Aikins, J. A. M.	Winnipeg, Man.	13,000
Alley, W. S.	Toronto, Ont.	1,000
Anderson, Wm.	Winnipeg, Man.	200
Ashdown, Emma Louise.	"	10,000
Ashdown, Harry.	"	10,000
Ashdown, J. H.	"	15,000
Ashdown, Lillian.	"	10,000
Armstrong, Kathleen.	"	1,000
Banning, Mrs. Florence.	"	10,000
Bathgate, Jas. L.	"	1,600
Bawlf, N.	"	3,200
Black, Alex.	"	2,500
Blowey, J. T.	Edmonton, Alta.	1,000
Brock, J. H.	Winnipeg, Man.	3,000
Buchanan, D. W.	"	500
Barrow, R. S. est.	"	5,000
Barrow, M. Adela.	"	1,000
Cadham, J. O.	Portage la Prairie, Man.	500
Cameron, A. L.	Calgary, Alta.	1,500
Campbell, Mrs. Mary.	Winnipeg, Man.	1,500
Campbell, R. J.	"	6,200
Carr, Mrs. E. M.	Virden, Man.	1,500
Carson, A.	Toronto, Ont.	300
Cassie, W. G. M.	Winnipeg, Man.	200
Clark, S. P.	"	2,000
Clayton, Fred W.	Portage la Prairie, Man.	2,000
Cockburn, Mrs. Jennie.	Winnipeg, Man.	1,500
Cockburn, J. W.	"	2,000
Cross, A. E.	Calgary, Alta.	500
Cross, Wm.	Winnipeg, Man.	2,500
Crowe, Annie M. Miss.	"	1,000
Crowe, G. R.	"	10,000
Corwe, H.	Brookline, Mass.	12,500
Crowe, Jas. A.	Winnipeg, Man.	1,000
Cruthers, S.	Oakville, Ont.	200
Culver, Est. W. H.	Winnipeg, Man.	6,000
Davidson, Mrs. Sophia E.	Neepawa, Man.	250
Davidson, Jack A.	Neepawa, Man.	250
Denison, A. L.	Winnipeg, Man.	2,800
Dowler, J. A.	"	100
Elliott, D. K.	"	3,100
Fitzgerald, Harry G.	Lakeview, Ont.	1,000
Flower, C. A.	Winnipeg, Man.	5,000
Forrest, Helen R.	"	1,500
Foster, F. K.	"	1,750
Galt, Geo. F.	"	21,200
Galt, J.	"	48,400
Greene, J. J.	Hamilton, Ont.	2,500
Hastings, G. V.	Winnipeg, Man.	10,000

## SESSIONAL PAPER No. 8

THE CANADIAN FIRE—Continued  
LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed and fully paid up.
		\$
Hume, Mona.....	Winnipeg, Man.....	1,800
Howden, Jas. H.....	Neepawa, Man.....	200
Hutchings, R. J.....	Calgary, Alta.....	1,000
Husley, Jos E.....	Winnipeg, Man.....	16,750
Ireland, W. W.....	Carberry, Man.....	500
Johnson, Mrs. Mabel F.....	St. John's, Nfld.....	500
Johnston, W.....	Winnipeg, Man.....	2,000
Johnston, W. Keddy, Phoebe E. & R. W. Earle, executor and trustee of will of Jno. Keddy.....	Brandon, Man.....	1,000
Kelly, Jennie W. (Mrs.).....	".....	500
Kinnister, Est. of W. H.....	Calgary, Alta.....	1,000
Lindsay, W. J.....	Winnipeg, Man.....	1,000
Lougheed, Jas. A.....	Calgary, Alta.....	1,000
Lundy, Frank B.....	Portage la Prairie, Man.....	500
Macdonald, P. A.....	Winnipeg, Man.....	1,000
Mackenzie, Kenneth.....	".....	3,700
Manwaring, H. A.....	Birtle, Man.....	500
Marsh, D. W.....	Calgary, Alta.....	2,500
Marsh, G. T.....	Toronto, Ont.....	2,500
Martin, Robt.....	Vancouver, B.C.....	1,000
Matheson, R. M.....	Brandon, Man.....	1,500
Matheson, W. A.....	Winnipeg, Man.....	1,500
Meredith, H.....	Brandon, Man.....	3,300
Millar, T. B.....	Portage la Prairie, Man.....	2,500
Milroy, Thos. M., M.D.....	Winnipeg, Man.....	500
Mitchell, J. B.....	".....	1,000
Molson, Maria D.....	Calgary, Alta.....	600
Murdoff, Margaret O.....	Vancouver, B.C.....	1,800
Murphy, G. B.....	Carberry, Man.....	500
Monk, J. B.....	Winnipeg, Man.....	1,200
McAllister, J. E.....	".....	500
McBride, A.....	Calgary, Alta.....	2,400
McDermott, P. J.....	Minnedosa, Man.....	500
McDiarmid, J.....	Brandon, Man.....	500
McDonald, J. J.....	Winnipeg, Man.....	2,000
McIntyre, Mrs. Susie F.....	Portage la Prairie.....	500
McKechnie, Albert.....	Vancouver, B.C.....	4,000
McKenny, J. T.....	St. Paul, Minn.....	600
McLaren, J. B.....	Winnipeg, Man.....	1,100
McLenaghan, Jas.....	Toronto, Ont.....	2,500
McNaughton, R. D.....	Montreal, Que.....	3,100
Nanton, A. M.....	Winnipeg, Man.....	2,300
Newton, C. H.....	".....	500
Orde, W. L.....	".....	1,000
O'Reilly, est. of Edward.....	".....	300
Pace, F. W.....	".....	5,000
Parrish, W. L.....	".....	1,000
Parsons, S. R.....	Toronto, Ont.....	5,000
Pattinson, Est. of Mrs. A. B. W.....	Winnipeg, Man.....	1,000
Patton, F. L.....	".....	500
Pearce, Margaret A. (Mrs.).....	Calgary, Alta.....	1,000
Pearce, Wm.....	Calgary, Alta.....	1,000
Peppers, Miss Maggie R.....	Brandon, Man.....	1,200
Powis, Edmund.....	Toronto, Ont.....	20,000
Phillips, Louise.....	London, England.....	2,800
Redmund, Jas.....	Montreal, Que.....	6,200
Riley, C. S.....	Winnipeg, Man.....	25,100
Riley, R. T.....	".....	25,250
Riley, W. J.....	Victoria, B.C.....	1,000
Robinson, Jerry.....	Winnipeg, Man.....	1,000
Rutherford, J. G.....	Ottawa, Ont.....	500
Riley, Jean I.....	Winnipeg, Man.....	3,000
Richards, Nora Ann.....	".....	1,000

THE CANADIAN FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed and fully paid up
		\$
Reilly, Clifford B.	Calgary, Alta.	500
Sanford, Mrs. H. S.	Hamilton, Ont.	2,500
Saunders, B. P. & A. W. Duffus.	Halifax, N.S.	800
Schofield, F. H.	Winnipeg, Man.	6,000
Scott, H. May	"	1,500
Spearman, T. W.	"	500
Somerset, Mrs. Eliz. S.	Toronto, Ont.	3,000
Somerset, W. B.	Toronto, Ont.	50
Stewart, Est. of D. A.	Halifax, N.S.	2,000
Stitt, Wm.	Winnipeg, Man.	3,700
Stobart, F. W.	England, Bromham Hall, Bedford	27,500
Stobart, F. W. in trust for A. M. Stobart	England, Bromham Hall, Bedford	300
Stobart, F. W. in trust for F. E. Stobart	England, Bromham Hall, Bedford	200
Stobart, F. W. in trust for G. M. Stobart	England, Bromham Hall, Bedford	400
Stobart, F. W. in trust for P. B. Stobart	England, Bromham Hall, Bedford	200
Stobart, F. W. in trust for Wm. Stobart	England, Bromham Hall, Bedford	100
Stoddart, Kenneth B.	Winnipeg, Man.	2,000
Standard Trusts Co Est. of R. S. Barrow	"	1,000
Tufts, Harold F.	Wolfville, N.S.	2,500
Tufts, R. W.	"	2,500
Waller, Fred	Lindsay, Ont.	1,000
Webb, Mrs. Mabel T.	Quebec, Que.	6,200
Walker, Thos., M.D.	St. John, N.B.	1,000
Wellwood, Mrs. Sarah J.	Minnedosa, Man.	1,400
Whitla, Mrs. E. K.	Winnipeg, Man.	1,100
Whyte, Sir Wm.	"	2,500
Wilson, R. R.	"	8,700
Windatt, Miss Clara I.	Bowmanville, Ont.	1,000
Wright, S. R.	Swan River, Man.	800
Young, A. L.	Souris, Man.	600
Total		\$ 500,000

## SESSIONAL PAPER No. 8

## THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

## LIST OF DIRECTORS (As at Feb. 26, 1913.)

J. Gardner Thompson, President; J. W. Binnie, Vice-President; Sir Alexander Lacoste; W. M. Macpherson;  
T. J. Drummond, M. Chevalier, D. Murphy.

## LIST OF SHAREHOLDERS (As at December 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Liverpool & London & Globe Insurance Co.	Liverpool, England.....	246,500 00	61,625 00
Sir A. Lacoste.....	Montreal.....	500 00	125 00
J. G. Thompson.....	".....	500 00	125 00
J. W. Binnie.....	".....	500 00	125 00
W. M. Macpherson.....	".....	500 00	125 00
T. J. Drummond.....	".....	500 00	125 00
M. Chevalier.....	".....	500 00	125 00
D. Murphy.....	Ottawa.....	500 00	125 00
	Totals.....	\$ 250,000 00	\$ 62,500 00

## THE CENTRAL CANADA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at February 28, 1913)

Geo. B. Meadows, President; Rhys. D. Fairburn, Vice-President; G. Frank Beer, P. W. Ellis, R. D. Fairburn, W. C. Laidlaw, G. B. Meadows, G. M. Murray, W. H. Rowley, J. H. Sherrard, Geo. W. Howland, C. C. L. Wilson, Geo. D. Forbes, C. B. Gordon, A. F. Hatch.

(No Shareholders).

## THE DOMINION FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS (As at March 1, 1913).

Robt. F. Massie, Pres.; Philip Pocock, Vice-Pres.; Henry Brock, Nicholas Bawlf, R. S. Cassels, Albert Oakley, Emile Ostiguy, Thaddeus Walker, R. J. Hutchings, Robert Kelly.

## LIST OF SHAREHOLDERS—(As at December 31st, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Andrews, T. B.	Vancouver, B. C.	1,000 00	350 00
Andrews, Arthur T.	Winnipeg, Man.	500 00	175 00
Ackland, D. & Son, Ltd.	Winnipeg, Man.	500 00	175 00
Assiniboia Music Co.	Medicine Hat, Alta.	500 00	175 00
Argue & Cooper.	Swift Current, Sask.	1,000 00	350 00
Astley-Jones Piano & Organ Co.	Edmonton, Alta.	1,000 00	350 00
Annable, Geo. M.	Moose Jaw, Sask.	1,000 00	350 00
Alexander, John.	Toronto, Ont.	1,000 00	350 00
Arnell, John.	Calgary, Alta.	500 00	175 00
Amundsen, Ole J. & North John G.	Claresholm, Alta.	500 00	175 00
Ashton, Edward.	Lloydminster, B. C.	300 00	105 00
Adolph, F. W.	Baynes Lake, B. C.	500 00	175 00
Arnold, J. A.	Cranbrook, B. C.	500 00	175 00
Austen, Percy G.	Halifax, N. S.	500 00	500 00
Austen, J. Howe.	Halifax, N. S.	500 00	500 00
Arthur, R. A., M. D.	Sudbury, Ont.	500 00	500 00
Bailey, Thomas T.	Portage La Prairie, M.	1,000 00	350 00
Bownass, William.	Victoria, B. C.	1,000 00	350 00
Baskerville, Chas. A.	Winnipeg, Man.	500 00	175 00
Bawlf, Nicholas.	Winnipeg, Man.	5,000 00	1,750 00
Braid, William.	Vancouver, B. C.	1,000 00	350 00
Brown, John.	Carman, Man.	500 00	175 00
Bellamy, Thomas.	Edmonton, Alta.	1,000 00	350 00
Brotherton, Walter J.	Medicine Hat, Alta.	500 00	175 00
Beveridge, John C.	Medicine Hat, Alta.	500 00	175 00
Burnett, Arthur.	Maple Creek, Sask.	500 00	175 00
Brown, E. Clinton.	St. John, N. B.	1,000 00	350 00
Bradley & Tuck.	Calgary, Alta.	500 00	175 00
Battell, Bros. Ltd.	Moose Jaw, Sask.	2,500 00	875 00
Bartlett, James H.	Souris, Man.	1,000 00	350 00
Brown, J. & E.	Portage La Prairie, M.	500 00	175 00
Baird, Samuel A.	Victoria, B. C.	2,500 00	875 00
Bagshaw, Frederick B.	Regina, Sask.	500 00	175 00
Bright, Albert.	Winnipeg, Man.	5,000 00	1,750 00
Brock, Henry.	Toronto, Ont.	5,000 00	1,750 00
Brown, estate of Annie.	Manchester, England.	5,000 00	1,750 00
Baker, Alfred H.	Rosebank, Man.	500 00	175 00
Bridgett, Robert J.	Okotoks, Alta.	300 00	105 00
Bradley, Levi.	High River, Alta.	500 00	175 00
Bowman, C. B.	Lethbridge, Alta.	500 00	175 00
Blow, Thomas H.	Calgary, Alta.	500 00	175 00
Budd, Geo. H.	Raymond.	300 00	105 00
Heebe, William A.	Blairmore, Alta.	300 00	105 00
Belleau, James F.	Quebec, Que.	500 00	175 00
Erais & Dupras.	Longueil, Que.	500 00	175 00
Bray, Charles J.	Gleichen, Alta.	300 00	105 00
Blackbourne, Frederick H.	Gleichen, Alta.	200 00	70 00
Barnard, Robt. J.	Vancouver, B. C.	500 00	175 00
Baker, Camilla A.	Edmonton, Alta.	300 00	105 00
Hrimacombe, Matthew A.	Vermillion, Alta.	300 00	105 00
Brett, Robt. G., M. D.	Banff, Alta.	1,000 00	350 00
Brewster, Wm. Andrew.	Banff, Alta.	500 00	175 00
Ballantyne Bros.	Calgary, Alta.	300 00	105 00
Black, Geo.	Winnipeg, Man.	1,500 00	525 00



## SESSIONAL PAPER No. 8

## THE DOMINION FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Black, D. E.	Calgary, Alta.	300 00	105 00
Barron, Ralph.	Stevenville, Alta.	500 00	175 00
Bouey, Jno. N. and Charles.	Winnipeg, Man.	500 00	175 00
Bell, Nat.	Edmonton, Alta.	500 00	175 00
Bradley, James.	Wetaskiwin, Alta.	100 00	35 00
Beaubien, J. E.	Sorel, Que.	100 00	35 00
Bathalon, J. B. S.	St. Liboire, Que.	1,000 00	350 00
Bickerton, James G.	Woodstock, Ont.	500 00	500 00
Beatty Estate, James H.	Toronto, Ont.	2,500 00	2,500 00
Butler, R. E.	Woodstock, Ont.	600 00	600 00
Crichton, D. R.	Calgary, Alta.	500 00	175 00
Cowan, Thos. H.	Portage la Prairie, Man.	500 00	350 00
Costigan, C.	Portage la Prairie, Man.	500 00	175 00
Clark, Charles, W., M.D.	Toronto, Ont.	400 00	140 00
Cunningham, Harry C.	Carman, Man.	500 00	175 00
Chrisholm, A. R.	Edmonton, Alta.	500 00	175 00
Cristall, Abraham.	Edmonton, Alta.	1,000 00	350 00
Colling, John W.	Moose Jaw, Sask.	500 00	175 00
Clark, Aleck.	Regina, Sask.	1,000 00	350 00
Curran, Joseph B.	Brandon, Man.	500 00	175 00
Courtney, T. F.	Halifax, N.S.	1,000 00	350 00
Crowell, Maurice O.	Halifax, N.S.	1,000 00	350 00
Comer, Ida May.	Calgary, Alta.	1,000 00	350 00
Courtice, Andrew J.	Maple Creek, Sask.	500 00	175 00
Currie, Lottie L.	Brandon, Man.	300 00	105 00
Craig, Thomas.	Ridgetown, Ont.	200 00	70 00
Collins, Franklin.	Miami, Man.	5,000 00	1,750 00
Coventry, Bros.	Moose Jaw, Sask.	1,000 00	350 00
Cushing, Arthur T.	Edmonton, Alta.	1,000 00	350 00
Currie, Robt. W.	Souris, Man.	500 00	175 00
Carleton, James G.	St. John, N.B.	100 00	35 00
Clarke, Richard H.	Moose Jaw, Sask.	1,000 00	350 00
Coppinger, Thomas S.	Morden, Man.	1,000 00	350 00
Campbell, Walter L.	Viking, Alta.	500 00	175 00
Cote, Jos.	Ottawa, Ont.	300 00	105 00
Currie, William.	Brandon, Man.	500 00	175 00
Campbell, A. M.	Winnipeg, Man.	2,000 00	700 00
Carstens, Hugo.	Winnipeg, Man.	500 00	175 00
Cassels, Richard S.	Toronto, Ont.	5,000 00	1,750 00
Curtis, John H.	Nanton, Alta.	300 00	105 00
Cote, Clarence J.	Clareholm, Alta.	100 00	35 00
Cressman, Millo.	Staveley, Alta.	200 00	70 00
Cameron, C. E.	Granum, Alta.	200 00	70 00
Chown, W. W.	Edmonton, Alta.	100 00	35 00
Cabana, Jos. N.	Montreal, Que.	500 00	175 00
Clements, & Son.	Vegreville, Alta.	500 00	175 00
Craig Bros.	Vermillion, Alta.	300 00	105 00
Crosby, Louis S.	Banff, Alta.	300 00	105 00
Cobbledick, Jos.	Calgary, Alta.	300 00	105 00
Cawker, Edwin M.	Medicine Hat, Alta.	500 00	175 00
Chambers, Hugh W.	Didsbury, Alta.	300 00	105 00
Clark, Aleda Maud.	Regina, Sask.	500 00	175 00
Campbell, R. J.	Boissevain, Man.	500 00	175 00
Campbell, Robt. E.	Calgary, Alta.	500 00	175 00
Campeau, J. Alph & Co.	Thetford Mines, Que.	200 00	70 00
Crews, J.	North Bay, Ont.	500 00	500 00
Clewo, Robt. W.	Toronto, Ont.	500 00	500 00
Caswell, Est. of Thomas.	Toronto, Ont.	500 00	500 00
Croucher, Margaret M.	Saskatoon, Sask.	500 00	500 00
Deacon, William H.	Winnipeg, Man.	500 00	175 00
Douglass & Co.	Winnipeg, Man.	1,000 00	350 00
Dickinson, Lionel.	Victoria, B.C.	1,500 00	525 00
Davidson, Wm. W.	Moose Jaw, Sask.	1,000 00	350 00
Davidson, Albert T.	Winnipeg, Man.	5,000 00	1,750 00
Driscoll, Alfred.	Edmonton, Alta.	2,000 00	700 00

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## THE DOMINION FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts
Doyle, Ernest M.....	Calgary, Alta.....	500 00	175 00
Dixon, Bros.....	Maple Creek, Sask.....	1,000 00	350 00
Dick, Albert A.....	Calgary, Alta.....	1,000 00	350 00
Dorrell, Henry.....	Moose Jaw, Sask.....	1,000 00	350 00
Douglass, Wm. G.....	Winnipeg, Man.....	500 00	175 00
Devlin, Mark.....	Winnipeg, Man.....	5,000 00	1,750 00
Donaldson, Joseph.....	Brandon, Man.....	500 00	175 00
Douglas, H. W. B.....	Edmonton, Alta.....	2,000 00	700 00
Doyle, Wm. B.....	Clareholm, Alta.....	200 00	70 00
Denney, S. E.....	Wetaskiwin, Alta.....	500 00	175 00
Drain, D. C.....	Blairmore, Alta.....	300 00	105 00
Deinert, N. A.....	St. Nicholas Station, Co. Le- vis, Que.....	100 00	35 00
Desjardins, J. M.....	Laurentides, Que.....	200 00	70 00
Duthie Co., The.....	Fernie, B.C.....	500 00	175 00
Drulard, Charles H.....	Windsor, Ont.....	500 00	500 00
Edgecombe, Helen G.....	St. John, N.B.....	1,000 00	350 00
Elliott, John T.....	Boissevain, Man.....	500 00	175 00
Edwards, Ernest Geo.....	Dundurn, Sask.....	500 00	175 00
Evans, Jane.....	Brandon, Man.....	500 00	175 00
Edwards, Robt. H.....	Halifax, N.S.....	500 00	175 00
Edgar, Norman S.....	Regina, Sask.....	1,000 00	350 00
Frankfurter, Geo.....	Winnipeg, Man.....	1,000 00	350 00
Fairbairn, James.....	Portage la Prairie, Man.....	500 00	175 00
Finch, Hilliard N.....	Carman, Man.....	500 00	175 00
Farrell, Hon. Just. Alex. G.....	Moosomin, Sask.....	1,000 00	350 00
Fleming, John H.....	Maple Creek, Sask.....	500 00	175 00
Foley, Charles R.....	Winnipeg, Man.....	500 00	175 00
Fraser, Donald & Co.....	Winnipeg, Man.....	500 00	175 00
Farmer, James H.....	Frank, Alta.....	300 00	105 00
Fear, Wm. H. & Geo. M.....	Banff, Alta.....	500 00	175 00
Fuse, Hyotaro.....	Victoria, B.C.....	1,000 00	350 00
Fraser, F. B.....	Gervin, Sask.....	500 00	175 00
Foisy, J. H.....	Montreal, Que.....	200 00	70 00
Fraser, John Duncan.....	Tuxford, Sask.....	1,000 00	350 00
Foley Bros. Larson & Co.....	Winnipeg, Man.....	5,000 00	1,750 00
Fleury, H. W. (in trust).....	Aurora, Ont.....	1,000 00	1,000 00
Fleury, Lelia M.....	Aurora, Ont.....	500 00	500 00
Field, Edward.....	Toronto, Ont.....	500 00	500 00
Fleming, H. O.....	Windsor, Ont.....	500 00	500 00
Green, James D.....	Edmonton, Alta.....	1,000 00	350 00
Gordon, C. H. & Co.....	Regina, Sask.....	1,000 00	350 00
Green Fred. Jos.....	Calgary, Alta.....	500 00	175 00
Goodridge, Henry.....	Edmonton, Alta.....	1,000 00	350 00
Garlepy, J. H.....	Edmonton, Alta.....	1,000 00	350 00
Green, Patrick.....	Winnipeg, Man.....	300 00	105 00
Griffiths, Thomas.....	Winnipeg, Man.....	300 00	105 00
Gunn, Robert R.....	Winnipeg, Man.....	1,000 00	350 00
Gunn, J. A., M.D.....	Winnipeg, Man.....	1,000 00	350 00
Gardner, Arthur C.....	Winnipeg, Man.....	500 00	175 00
Grier, D. J.....	MacLeod, Alta.....	300 00	105 00
Gaetz & Smith.....	Red Deer, Alta.....	200 00	70 00
Gaetz & Gaetz.....	Red Deer, Alta.....	200 00	70 00
Gayette, Alexander.....	Frank, Alta.....	300 00	105 00
Gates, John L.....	Fernie, B.C.....	500 00	175 00
Gordon, Charles.....	Vegreville, Alta.....	300 00	105 00
Gainer, J.....	Strathcona, Alta.....	300 00	105 00
Guertin, H.....	Montreal, Que.....	200 00	70 00
Guertin, V.....	Montreal, Que.....	300 00	105 00
Garcu, J. O.....	Montreal, Que.....	200 00	70 00
Garland, Nicholas.....	Toronto, Ont.....	500 00	500 00
Gordon, Estate of Geo.....	Woodstock, Ont.....	500 00	500 00
Greenizan, Isaac.....	Petrolia, Ont.....	200 00	200 00
Harvey, J. Newton.....	Vancouver, B.C.....	2,500 00	875 00
Hunter, James.....	St. John, N.B.....	500 00	175 00

## SESSIONAL PAPER No. 8

## THE DOMINION FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.		Amount paid in cash.	
		\$	cts.	\$	cts.
Harlow, Robt. J.	Victoria, B.C.	500	00	175	00
Hoover, & Co.	Winnipeg, Man.	1,000	00	350	00
Hanlon, Michael	Winnipeg, Man.	1,000	00	350	00
Hesson, Fred. H.	Winnipeg, Man.	500	00	175	00
Huckell, Benjamin A.	Carberry, Man.	200	00	70	00
Hutchings, Charles H.	St. John, N.B.	500	00	175	00
Hutchings, Robt. J.	Calgary, Alta.	5,000	00	1,750	00
Higgs, Frederick F.	Calgary, Alta.	2,000	00	700	00
Hatfield, Thos. A.	Vancouver, B.C.	5,000	00	1,750	00
Harwood, Frank C.	Moose Jaw, Sask.	500	00	175	00
Hawke, John	Moose Jaw, Sask.	500	00	175	00
Hall, Geo. C.	Portage la Prairie, M.	500	00	175	00
Hanna, Edmund W.	Winnipeg, Man.	500	00	175	00
Heinmiller, Edwin J.	Chicago, Ill.	500	00	175	00
Hill, W. H. A.	Regina, Sask.	1,500	00	525	00
Hearn, A. R. B.	Brandon, Man.	200	00	70	00
Henderson, Geo. G.	Fernie, B.C.	500	00	175	00
Heys, Chas. H.	Toronto, Ont.	5,000	00	1,750	00
Hitchcock, Arthur	Moose Jaw, Sask.	1,000	00	350	00
Hunter, Helen	Hartney, Man.	500	00	175	00
Hasselfield, Chas. F.	Deloraine, Man.	500	00	175	00
Hornby, James	Calgary, Alta.	500	00	175	00
Holmes, Norman G.	Clareholm, Alta.	100	00	35	00
Heap & MacLean	MacLeod, Alta.	100	00	35	00
Hall & Fairweather	St. John, N.B.	1,000	00	350	00
Hopkins, Frank B. D.	St. John, N.B.	1,000	00	350	00
Higinbotham, John D.	Lethbridge, Alta.	500	00	175	00
Hunter, Geo.	Calgary, Alta.	500	00	175	00
Haddin, John	Winnipeg, Man.	200	00	70	00
Hammell, Geo. & Jos.	Carstairs, Alta.	300	00	105	00
Holmes, James	Woodstock, Ont.	1,500	00	1,500	00
Hastings, A. O., M.D.	Toronto, Ont.	500	00	500	00
Harper, Est. of W. H.	Chatham, Ont.	500	00	500	00
Halliday, Mrs. May	Halifax, N.S.	1,000	00	1,000	00
Huston, James	Manitou, Man.	500	00	175	00
Inglis, John	Brandon, Man.	1,000	00	350	00
Jones, M. Beer	Moncton, N.B.	500	00	175	00
Johnson, Henry J.	Fernie, B.C.	1,000	00	350	00
Johnston, William	Winnipeg, Man.	1,000	00	350	00
Jackson, Geo. Nelson	Winnipeg, Man.	2,000	00	700	00
Jackson, Bros.	Edmonton, Alta.	1,000	00	350	00
Jessup, A. Z.	Nanton, Alta.	100	00	35	00
Johnston, J. J.	Lethbridge, Alta.	200	00	70	00
Johnston, J. M., M.D. (in trust)	Toronto, Ont.	500	00	500	00
Kelly, Robert	Vancouver, B.C.	5,000	00	1,750	00
Knott, Frederick J.	Winnipeg, Man.	500	00	175	00
Kent & Brown Co. Ltd.	Moose Jaw, Sask.	500	00	175	00
Kennedy, James	St. John, N.B.	1,300	00	1,300	00
Keen, William Henry	Nanton, Alta.	200	00	70	00
Kennedy, J. D.	Sherbrooke, Que.	500	00	175	00
Kingsley, John T. D.	Clareholm, Alta.	200	00	70	00
Kieffer Bros.	Montreal, Que.	200	00	70	00
Karn, C. J. W., M.D.	Berlin, Ont.	1,000	00	1,000	00
Likely, Joseph A.	St. John, N.B.	1,300	00	1,300	00
Laing, Geo. A.	Vancouver, B.C.	500	00	175	00
Lush, Frank	Wainwright, Alta.	500	00	175	00
Long & Co.	Medicine Hat, Alta.	500	00	175	00
Lockhart, C. B.	St. John, N.B.	500	00	175	00
Livingstone, Donald L.	Deloraine, Man.	500	00	175	00
Lawlor, Thomas J.	Killarney, Man.	1,000	00	350	00
Ludlow, James H.	Winnipeg, Man.	300	00	105	00
Lethbridge Brewing & Malting Co.	Lethbridge, Alta.	500	00	175	00
Lethbridge Herald Printing Co.	Lethbridge Alta.	100	00	35	00
Lang, August V.	Frank, Alta.	300	00	105	00
Lacy Gulley & Co.	Vegreville, Alta.	300	00	105	00

## THE DOMINION FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.		Amount paid in cash.	
		\$	cts.	\$	cts.
Lessard, P. E.....	Edmonton, Alta.....	2,500	00	875	00
Legault, O. W.....	St. Laurent, Que.....	100	00	35	00
Lussier & Guimont.....	St. Hyacinthe, Que.....	1,000	00	350	00
Lovett, H. A., K.C.....	Montreal, Que.....	500	00	500	00
Leaver, Geo.....	Toronto, Ont.....	500	00	500	00
Lewis, William.....	Mount Forest, Ont.....	500	00	500	00
Massie, Robert F.....	Toronto, Ont.....	15,000	00	5,250	00
MacKenzie, Kenneth W.....	Edmonton, Alta.....	5,000	00	1,750	00
Morris, Mrs. Margaret D.....	Edmonton, Alta.....	1,000	00	350	00
Magrath Hart & Co.....	Edmonton, Alta.....	5,000	00	1,750	00
Muir, William.....	Brandon, Man.....	3,000	00	1,050	00
Maynard, James.....	Victoria, B.C.....	2,500	00	875	00
Maxwell, Thomas H.....	Winnipeg, Man.....	500	00	175	00
Millidge, Josiah J.....	Brandon, Man.....	1,000	00	350	00
Milne, David.....	Victoria, B.C.....	500	00	175	00
Muir, James.....	Calgary, Alta.....	1,000	00	350	00
Mickleborough, Robt. E.....	Regina, Sask.....	500	00	175	00
Mytton, Henry F.....	Winnipeg, Man.....	1,000	00	350	00
Murdoff, Henry M.....	Winnipeg, Man.....	500	00	175	00
Mickle, Geo. T.....	Ridgetown, Ont.....	200	00	70	00
Morrison & Johnston.....	Lacombe, Alta.....	1,000	00	350	00
Metcalfe, J. H.....	Portage la Prairie, M.....	500	00	175	00
Mayer, Samuel, F.....	Edmonton, Alta.....	1,000	00	350	00
Millar, Thomas.....	Moose Jaw, Sask.....	500	00	175	00
Mathews, Edward C.....	Moose Jaw, Sask.....	1,000	00	350	00
Mitchell, & Hembroff.....	Moose Jaw, Sask.....	1,000	00	350	00
Macdonald, D. A., Hon. Just.....	Winnipeg, Man.....	500	00	175	00
Macdonald, Duncan M.....	Winnipeg, Man.....	1,000	00	350	00
Mahony, William B.....	Halifax, N.S.....	300	00	105	00
Murphy, William Geo.....	Carberry, Man.....	500	00	175	00
Mickleborough, Geo.....	Regina, Sask.....	500	00	175	00
Munro, Robert.....	Miami, Man.....	5,000	00	1,750	00
Morris, Edward A.....	Vancouver, B.C.....	5,000	00	1,750	00
Macdonell, D. G.....	Vancouver, B.C.....	2,500	00	875	00
Mitchell, J. B.....	Winnipeg, Man.....	500	00	175	00
Martin, William D.....	Moncton, N.B.....	500	00	175	00
Meredith, Henry.....	Brandon, Man.....	200	00	70	00
Macpherson, R. G.....	Vancouver, B.C.....	1,500	00	525	00
Marsh, John H.....	Leavings, Alta.....	100	00	35	00
Martin, Alex.....	Calgary, Alta.....	300	00	105	00
MacFarlane, Robt. Geo.....	Melville, Sask.....	100	00	35	00
Moore, Philip A.....	Banff, Alta.....	1,000	00	350	00
Morrison, Duncan W.....	High River, Alta.....	300	00	105	00
Moore, William Jr.....	Victoria, B.C.....	500	00	175	00
Maguire, W.....	Bonaventure, Que.....	500	00	175	00
Manley & Loney.....	Moose Jaw, Sask.....	2,500	00	875	00
MacKie, Henry A.....	Edmonton, Alta.....	2,500	00	875	00
Murphy, Harvey.....	Frank, Alta.....	500	00	175	00
Moon, Thomas.....	Woodstock, Ont.....	1,000	00	1,000	00
Murphy, James.....	Mount Forest, Ont.....	1,000	00	1,000	00
Mann, F. H.....	Windsor, Ont.....	500	00	500	00
Meiklejohn, J.....	Harrison, Ont.....	200	00	200	00
Miller, B. B.....	Warton, Ont.....	500	00	500	00
McTavish, A. R.....	Calgary, Alta.....	500	00	175	00
McLennan, R. P.....	Vancouver, B.C.....	1,000	00	350	00
McIntosh, David.....	Winnipeg, Man.....	500	00	175	00
McClymont, Thomas.....	Prince Rupert, B.C.....	500	00	175	00
McDonald, John R. D.....	Winnipeg, Man.....	500	00	175	00
McDiarmid, Alfred R.....	Brandon, Man.....	1,000	00	350	00
McRae, Alex. C.....	Winnipeg, Man.....	500	00	175	00
McMillan, Allan F.....	Vancouver, B. C.....	100	00	35	00
McDermott, Patrick J.....	Minnedosa, Man.....	1,000	00	350	00
McNaughton, James.....	Killarney, Man.....	500	00	175	00
McLeod, Kenneth A.....	Vancouver, B. C.....	1,000	00	350	00
McLean, Donald.....	Moose Jaw, Sask.....	2,000	00	700	00

## SESSIONAL PAPER No. 8

## THE DOMINION FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
McLean, William J.	Medicine Hat, Alta.	1,000 00	350 00
McKenzie & Mann.	Swift Current, Sask.	500 00	175 00
McBride, Edward.	Calgary, Alta.	1,000 00	350 00
McCrimmon, Malcolm.	Edmonton, Alta.	1,000 00	350 00
McLeod, Malcolm J.	Winnipeg, Man.	500 00	175 00
McInnis, J. K.	Regina, Sask.	500 00	175 00
McCutcheon, Albert N.	Winnipeg, Man.	5,000 00	1,750 00
McCarthy, Edward.	Regina, Sask.	2,500 00	875 00
McKillop, Dougald.	Portage la Prairie, M.	500 00	175 00
McRobbie, John H.	St. John, N.B.	1,300 00	1,300 00
McElvanny, William J.	Winnipeg, Man.	500 00	175 00
McLeod, William E.	Calgary, Alta.	500 00	175 00
McKenzie, Malcolm W.	Nanton, Alta.	200 00	70 00
McNeil, J. C.	Calgary, Alta.	500 00	175 00
McIntyre, Duncan, J.	Coleman, Alta.	300 00	105 00
McClure, Roland W.	Winnipeg, Man.	500 00	175 00
McMillan, Neil.	Moose Jaw, Sask.	1,000 00	350 00
McDougall, A.	Pictou, N.S.	500 00	500 00
Nolan, John A.	Calgary, Alta.	500 00	175 00
Neilson, Hugh.	Calgary, Alta.	1,000 00	350 00
Nankin, Samuel.	Toronto, Ont.	1,500 00	525 00
Naden, Thomas H.	Macclesfield, England.	500 00	175 00
Neff, Charles E.	Chinook, Alta.	500 00	175 00
Normand, N.	Laurierville, Que.	100 00	35 00
Olafson, Gisi, estate.	Winnipeg, Man.	500 00	175 00
Osborne, William J.	Winnipeg, Man.	1,000 00	350 00
Ostiguy, Emile.	Montreal, Que.	14,200 00	8,675 00
Outhit, C. W.	Halifax, N.S.	1,000 00	350 00
Oakley, Albert.	Toronto, Ont.	5,000 00	1,750 00
Oliver, William.	Lethbridge Alta.	500 00	175 00
O'Hara, C. V.	Frank, Alta.	300 00	105 00
On, Mar.	Blairmore, Alta.	300 00	105 00
Ontkes, Diderich & Armstrong, Burton H.	Crossfield, Alta.	300 00	105 00
Ostrum, Lars Avel.	Staveley, Alta.	500 00	175 00
Potter & McDougall.	Edmonton, Alta.	1,000 00	350 00
Pocock, Philip.	London, Ont.	5,500 00	1,925 00
Parker, James.	Victoria, B.C.	500 00	175 00
Pearson, T. T.	Winnipeg, Man.	500 00	175 00
Price, Harry S.	Winnipeg, Man.	500 00	175 00
Pollock, William.	Maple Creek, Sask.	2,000 00	700 00
Pickard, Isaac H.	Edmonton, Alta.	3,000 00	1,050 00
Porter, Nathaniel J.	Moose Jaw, Sask.	500 00	175 00
Parker, William A.	Manitou, Man.	500 00	175 00
Payne, Howard R. A.	Winnipeg, Man.	500 00	175 00
Paine, William B.	Winnipeg, Man.	1,000 00	350 00
Powell, James A.	Edmonton, Alta.	2,000 00	700 00
Ponoka Land Co.	Ponoka, Alta.	100 00	35 00
Philbrick, E.	Danville, Que.	100 00	35 00
Pringle, Mrs. Martha W.	Belleville, Ont.	300 00	300 00
Queen, James M.	St. John, N.B.	500 00	175 00
Quick, Gordon W.	Maple Creek, Sask.	1,000 00	350 00
Renwick, Neil W.	Toronto, Ont.	5,000 00	1,750 00
Ross, Bros., Limited.	Edmonton, Alta.	1,000 00	350 00
Russell, Lang & Co.	Winnipeg, Man.	1,000 00	350 00
Robertson, William.	Calgary, Alta.	2,000 00	700 00
Ross, Daniel N.	Winnipeg, Man.	500 00	175 00
Robertson & Hackett.	Vancouver, B.C.	1,000 00	350 00
Ruby, John E.	Winnipeg, Man.	500 00	175 00
Rubinovich & Haskell.	Montreal, Que.	1,000 00	350 00
Rombough, A. L.	Boissevain, Man.	100 00	35 00
Reid, Charles.	Swift Current, Sask.	1,000 00	350 00
Reid, Thomas.	Regina, Sask.	500 00	175 00
Robinson, Geo. T. C.	Calgary, Alta.	1,000 00	350 00
Rubinovich, Israel M.	Montreal, Que.	1,000 00	350 00
Rose, Frederick E.	St. Stephen, N.B.	5,000 00	1,750 00

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## THE DOMINION FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Riddell, John R.	Moose Jaw, Sask.	500 00	175 00
Roughton, Stephen.	Kingston, Ont.	500 00	175 00
Rossie, E. C.	Regina, Sask.	500 00	175 00
Robertson, Benjamin.	St. John, N.B.	200 00	70 00
Rundle, William P.	Winnipeg, Man.	500 00	175 00
Revercomb, Charles H.	Victoria, B.C.	500 00	175 00
Ringrose, Geo. W.	Clareholm, Alta.	100 00	35 00
Rutherford, John R., M.D.	Aurora, Ont.	1,000 00	1,000 00
Rennie, William H.	Winnipeg, Man.	500 00	500 00
Shea, Patrick.	Winnipeg, Man.	500 00	175 00
Simpson, G. Herbert.	Montreal, Que.	1,000 00	350 00
Senecal, Rev. L. A.	St. Hyacinthe, Que.	500 00	175 00
Sehnarr, William Jos.	Killarney, Man.	500 00	175 00
Star Electric Co.	Winnipeg, Man.	500 00	175 00
Shore, Est of Sidney.	Victoria, B.C.	500 00	175 00
Stephens, G. F. & Co. Ltd.	Winnipeg, Man.	500 00	175 00
Spencer, Christopher.	Victoria, B.C.	2,500 00	875 00
Sherlock, Philip James.	Killarney, Man.	200 00	70 00
Sutherland, Donald MacLeod.	Poissevain, Man.	600 00	210 00
Slater, Ransom L.	Moose Jaw, Sask.	500 00	175 00
Sugarman, William.	Edmonton, Alta.	1,000 00	350 00
Stewart, James N.	Regina, Sask.	1,000 00	350 00
Shannon, Wellington B.	Viscount, Sask.	500 00	175 00
Shaw, Francis.	Gibson Landing, B.C.	500 00	175 00
Sipprell, E. M.	St. John, N.B.	5,000 00	1,750 00
Snell, Herbert.	Moose Jaw, Sask.	1,000 00	350 00
Smith, Geo. K.	Moose Jaw, Sask.	500 00	175 00
Schaab, Andrew.	Regina, Sask.	500 00	175 00
Smith, William H.	Carman, Man.	500 00	175 00
Siebenbaum, H.	Victoria, B.C.	1,300 00	455 00
Smith, Daniel.	Winnipeg, Man.	5,000 00	1,750 00
Somerville, W. & Son.	Chatham, Ont.	300 00	105 00
Sala, Paul.	Winnipeg, Man.	500 00	175 00
Smith, Edward J. C.	Victoria, B.C.	500 00	175 00
Shaw & Cooper.	Nanton, Alta.	300 00	105 00
Sibbett & Hallett.	Nanton, Alta.	300 00	105 00
Sage, Robert.	Lethbridge, Alta.	200 00	70 00
Sparks, Abraham A.	Blairmore, Alta.	300 00	105 00
Spencer, John H.	Medicine Hat, Alta.	100 00	35 00
Sigler, Henry.	Edmonton, Alta.	1,000 00	350 00
Sutherland, James A.	Drumheller, Alta.	300 00	105 00
Sisman, Herbert.	Aurora, Ont.	300 00	105 00
Stuart, T. R. & Co.	Calgary, Alta.	500 00	175 00
Shantz, Elijah B.	Carstairs, Alta.	300 00	105 00
Solis, E. H.	St. Hyacinthe, Que.	500 00	175 00
Skelton, Henry.	Edmonton, Alta.	5,000 00	1,750 00
Steele, Frederick.	Winnipeg, Man.	500 00	175 00
Sutherland, William H.	Rayside, Ont.	500 00	500 00
Storey, D.	Ottawa, Ont.	500 00	500 00
Scott, Mrs. Bessie.	Halifax, N.S.	1,500 00	1,500 00
Scott, David A.	Halifax, N.S.	3,000 00	3,000 00
Struthers, Est. R. B.	Montreal, Que.	500 00	500 00
Scott, Angus M.	Edmonton, Alta.	500 00	500 00
Skitch, Alfred.	Welland, Ont.	200 00	200 00
Thomas, F.S.	St. John, N.B.	100 00	35 00
Thomas, Robert C.	Calgary, Alta.	2,000 00	700 00
Taylor, D. J.	Winnipeg, Man.	2,000 00	700 00
Thorne, Levert H.	St. John, N.B.	100 00	35 00
Taylor, Alexander.	Edmonton, Alta.	1,000 00	350 00
Turnbull & McCulloch, Drs.	Moose Jaw, Sask.	1,000 00	350 00
Thomson, Wm. A., M.D.	Regina, Sask.	500 00	175 00
Tennille, Daniel T.	Maple Creek, Sask.	1,000 00	350 00
Turner, Hyles E.	Winnipeg, Man.	500 00	175 00
Turner, Alexander.	Hamilton, Ont.	5,000 00	1,750 00
Tavender, E. F. L.	Vancouver, B.C.	2,500 00	875 00



SESSIONAL PAPER No. 8

THE DOMINION FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$    cts.	\$    cts.
Taylor, Frank L.	Winnipeg, Man.	500 00	175 00
Thompson, Lewis E.	Davidson, Sask.	500 00	175 00
Troughton, E.	Lumsden, Sask.	200 00	70 00
Trudel, Benoit.	Montreal, Que.	300 00	105 00
Thompson, Lottie, Miss.	Calgary, Alta.	1,000 00	350 00
Taylor, E. L.	Winnipeg, Man.	5,000 00	1,750 00
Urquhart, Andrew.	Lacombe, Alta.	2,000 00	700 00
Underwood, Thomas.	Calgary, Alta.	2,500 00	875 00
Vrooman, William A.	Winnipeg, Man.	500 00	175 00
Vail, Charles E.	St. John, N.B.	2,000 00	700 00
Vrooman, Geo. L.	Lethbridge, Alta.	200 00	70 00
Webster, Geo. W.	Swift Current, Sask.	2,000 00	700 00
Wilson, Frederick C. B.	Maple Creek, Sask.	500 00	175 00
Wilson, Alexander.	Victoria, B.C.	500 00	175 00
Williamson Bros.	Edmonton, Alta.	1,000 00	350 00
Welsh, Alexander R.	Boissevain, Man.	1,000 00	350 00
Whitla, Henry W.	Winnipeg, Man.	1,000 00	350 00
Wiseman, R. B. & Co.	Winnipeg, Man.	500 00	175 00
White & Manahan.	Winnipeg, Man.	500 00	175 00
Watts, Thomas A.	Winnipeg, Man.	1,000 00	350 00
Williams, W. T.	Victoria, B.C.	2,500 00	875 00
Walton & Cleave.	Carman, Man.	500 00	175 00
Wellington, John H.	Moose Jaw, Sask.	1,000 00	350 00
Watson, Bros.	Calgary, Alta.	1,000 00	350 00
Western Planing Mills Co.	Calgary, Alta.	1,000 00	350 00
Whittaker, John T.	Moose Jaw, Sask.	500 00	175 00
Walton, Geoffrey H.	Winnipeg, Man.	2,500 00	875 00
Williamson, Matthew R.	Winnipeg, Man.	500 00	175 00
Whitlock, Geo. H.	Moose Jaw, Sask.	1,000 00	350 00
Wadleigh, William W.	Edmonton, Alta.	5,000 00	537 00
Williamson, Robt. G.	Maple Creek, Sask.	500 00	175 00
Wilkinson, James B.	Deloraine, Man.	500 00	175 00
Wallis, Henry A.	Killarney, Man.	1,000 00	350 00
Watt, John R. L.	Winnipeg, Man.	500 00	175 00
White, Thomas F.	Charlottetown, P.E.I.	500 00	175 00
Wallace, Charles A.	Calgary, Alta.	1,000 00	350 00
Welliver, Robt. B.	Red Deer, Alta.	100 00	35 00
Wallace, Dora E.	Fernie, B.C.	500 00	175 00
Worth & Holden.	Vegreville, Alta.	300 00	105 00
Williams, David.	Canmore, Alta.	1,000 00	350 00
Weber, Manasseh.	Didsbury, Alta.	500 00	175 00
Williams, R. A., M.D.	Ingersoll, Ont.	500 00	500 00
Walker, Thaddeus.	Walkerville, Ont.	8,400 00	8,400 00
White, Estate of John.	Halifax, N.S.	1,000 00	1,000 00
Watterworth, Mrs. Mary.	Ingersoll, Ont.	500 00	500 00
Whitelaw, R.	Woodstock, Ont.	200 00	200 00
Wilkinson, W. T.	Amherstburg, Ont.	200 00	200 00
Yates, Albert R.	Gleichen, Alta.	200 00	70 00
Young, Richardson.	Edmonton, Alta.	1,000 00	350 00
Totals		\$ 504,100 00	\$ 207,982 00

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## THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY,

## LIST OF DIRECTORS—(As at February 27, 1913.)

Fred. W. Evans, President; Benj. Tooke, Vice-President; J. M. Fortier; Wm Hanson;  
H. B. Ames, M. P., Geo. G. Foster K. C; F. W. Fairman.

## LIST OF SHAREHOLDERS,—(As at December 31st 1912.)

Name.	Residence.	No. of Shares	Amount subscribed.	Amount. paid in cash.
			\$ cts.	\$ cts.
Ames, H. B., M. P.	Montreal	25	2,500 00	2,500 00
Evans, Fred, W.	Montreal	25	2,500 00	2,500 00
Fairman, F. W.	Montreal	25	2,500 00	2,500 00
Fortier, J. M.	Montreal	25	2,500 00	2,500 00
Foster, Geo. G., K.C.	Montreal	25	2,500 00	2,500 00
Hanson, Wm.	Montreal	25	2,500 00	2,500 00
Tooke, Benj.	Montreal	25	2,500 00	2,500 00
Gresham Fire & Accident Insurance Society, Limited	London, Eng.	825	82,500 00	82,500 00
Gresham Life Assurance Society, Limited	London, Eng.	1000	100,000 00	100,000 00
Totals		2000	\$200,000 00	\$200,000 00

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY..

## LIST OF DIRECTORS—(As at February 22, 1913.)

James E. Roberts, President; A. E. Gooderham; C. D. Warren R. L. Patterson, W. G. Blackstock;  
D. D. Mann; Robert Archer; Douglas G. Ross.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name	No. of Shares	Amount. subscribed.	Amount paid in cash.
		\$	\$
McKinnon Estate	100	10,000	6,250
Warren, C. D.	90	9,000	5,625
Patterson, R. L.	50	5,000	3,125
Clean, Estate	20	2,000	1,250
Archer, Robert	50	5,000	3,125
Thornton, Miss J. J.	20	2,000	1,250
Lowndes, Hry.	30	3,000	1,875
Flett, Jno.	50	5,000	3,125
Ross Estate	160	16,000	10,000
Blackstock, (Mrs) H. V.	30	3,000	1,875
Mann, D. D.	100	10,000	6,250
Gooderham, Geo. Est. in trust	150	15,000	9,375
Gooderham, A. E.	50	5,000	3,125
Gooderham, Geo. Estate	1434	143,400	89,625
Blackstock, W. G.	20	2,000	1,250
Roberts, J. E.	70	7,000	4,395
Ross, Douglas G.	20	2,000	1,250
Totals	2444	\$ 244,400	\$ 152,770



## SESSIONAL PAPER No. 8

## THE EQUITY FIRE INSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at February 24, 1913)

Hon. Thos. Crawford, President; Chas. C. Van Norman, Vice-President; E. S. Knowlton, 2nd Vice-Pres.  
J. M. Queen, 3rd Vice-Pres., C. E. Burnham, Jos F. A. Thompson, J. W. Foster,  
Wm. Haight, D. Hibner.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount. subscribed.	Amount paid in cash.
		\$	\$
Ainlay, Thomas.....	Mount Forest, Ont.....	250	25
Alexander, A. W.....	Guelph, Ont.....	500	250
Alexander, Dr. Wm. H.....	Toronto, Ont.....	500	250
Allen, Herbert Philip.....	London, Ont.....	500	250
Ardagh, Henry Hatton.....	Barrie, Ont.....	600	350
Arthur, Dr. Jos. Robins.....	Collingwood, Ont.....	500	250
Bailey, James.....	Harriston, Ont.....	250	125
Baldwin, George S.....	Aurora, Ont.....	1,100	600
Ball, George.....	Barrie, Ont.....	500	250
Barrick, Dr. Eli J.....	Toronto, Ont.....	500	250
Battell, J. E.....	Moosejaw, Sask.....	1,000	500
Beach, A. W.....	Winchester, Ont.....	50	5
Beattie, James.....	Seaforth, Ont.....	250	125
Begg, Herbert.....	Toronto, Ont.....	500	50
Bell, Judge A.....	Chatham, Ont.....	2,000	1,000
Berry, Hartley.....	Tillsonburg, Ont.....	1,000	500
Biggar, W. H., K.C.....	Montreal, P.Q.....	500	250
Bishop, William.....	Ottawa, Ont.....	100	100
Blair, George F.....	Goderich, Ont.....	100	50
Boles, estate James P.....	Ingersoll, Ont.....	1,000	500
Bonnick Mrs. Esther L.....	Toronto, Ont.....	500	250
Boyer, John.....	Kincardine, Ont.....	500	250
British Empire Ins. Co.....	Vancouver B. C.....	287,500	43,125
Brook, estate of B. F.....	Listowel, Ont.....	600	350
Brooke, estate of J. E.....	Toronto, Ont.....	1,500	750
Brown, F. Clement.....	Vancouver, B. C.....	500	50
Brown, Wm. Greenwood.....	Toronto, Ont.....	12,450	2,645
Bruce, Edward W.....	".....	500	250
Burgess, Herbert H.....	Owen Sound, Ont.....	750	375
Burnham C. E.....	Vancouver B.C.....	2,500	375
Burr, Mrs. Emma C.....	Guelph, Ont.....	1,000	500
Burr, estate F. C.....	".....	2,000	1,000
Burr, M. W.....	".....	1,250	625
Burritt, estate of A.....	Mitchell, Ont.....	2,500	1,250
Cable, William.....	Toronto, Ont.....	500	50
Cameron, Mrs. Emily or Miss Maude.....	Petrolia, Ont.....	500	50
Cameron, John H.....	London, Ont.....	750	375
Campbell, Archd, G.....	Harriston, Ont.....	500	250
Carlyle, David.....	Toronto, Ont.....	1,100	550
Carlyle, Mrs. Isabel.....	".....	150	75
Carpenter, E. R.....	Collingwood, Ont.....	500	250
Carroll, estate Ellen.....	Richmond Hill, Ont.....	500	50
Carscadden, Mrs. Nellie E.....	Galt, Ont.....	1,500	150
Carscadden, Thomas.....	".....	3,000	1,500
Carson, Col. John.....	Montreal, Que.....	2,050	2,050
Carson, estate of Sam'l.....	Meaford, Ont.....	500	50
Chisholm, Mrs. Norah M.....	Belleville, Ont.....	500	250
Christie, Robert.....	Moosejaw, Sask.....	100	100
Chrysler, Minton A.....	Orono, Maine, U.S.A.....	500	250
Cockburn, Mrs. M. H.....	Toronto, Ont.....	500	50
Cody, Miss Annie.....	Newmarket, Ont.....	500	250
Colbeck, Franklin C.....	West Toronto, Ont.....	1,500	750

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## THE EQUITY FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount. subscribed.	Amount. paid in cash.
		\$	\$
Connell, Dr. Jas. Cameron.....	Kingston, Ont.....	600	350
Cooke, John C.....	Kincardine, Ont.....	500	250
Cormack, estate of James.....	Guelph, Ont.....	1,000	500
Courtice, estate Rev. A. C.....	Toronto, Ont.....	1,000	100
Crawford, G. S.....	".....	1,000	500
Crawford, Hon. Thomas.....	".....	5,750	2,875
Creelman, Adam R.....	Montreal.....	50	25
Cressman, Mrs. Clara.....	Peterborough, Ont.....	500	250
Cressman, Alva W.....	".....	500	250
Dixon, Isaac.....	Medicine Hat, Alta.....	500	50
Dufton & Sons.....	Stratford, Ont.....	250	125
Dunlop, James.....	Hamilton, Ont.....	800	550
Eakins, Thomas.....	Harrison, Ont.....	250	125
Elliott, Dr. Adam G.....	Lucknow, Ont.....	500	250
Elliott, C. H.....	London, Ont.....	500	250
Elliott, William.....	Mitchell, Ont.....	2,500	1,250
Erratt, Jacob.....	Moosejaw, Sask.....	4,000	4,000
Escott, Mrs. Marion M.....	London, Ont.....	500	250
Ferguson, D. M.....	Stratford, Ont.....	500	250
Ferrier, Mrs. Annie.....	Guelph, Ont.....	250	125
Fielding, F. C.....	Cobocouk, Ont.....	50	50
Filsinger, Fred. B.....	Toronto, Ont.....	450	45
Fisher, S. J.....	Campbellford, Ont.....	100	10
Ford, Thomas S.....	Mitchell, Ont.....	500	250
Forrester, estate of Andrew.....	".....	2,500	250
Foster, J. W.....	Vancouver, B.C.....	2,500	375
Fowke, Fred'k L.....	Oshawa, Ont.....	500	250
Frawley, M. J.....	Barrie, Ont.....	1,000	500
Frost, estate of George.....	Toronto, Ont.....	500	250
Fulford, F. W.....	Brockville, Ont.....	100	10
Gardiner, Ella E.....	Goderich, Ont.....	500	250
Garroch, James.....	Listowel, Ont.....	1,200	1,200
Gibson, Rev. John.....	Thornhill, Ont.....	500	250
Gilles estate of John.....	Teeswater, Ont.....	500	50
Gourly, Mrs. Ida G.....	West Toronto, Ont.....	1,000	100
Gourley, Richard.....	".....	1,000	100
Gowans, estate of John.....	Toronto, Ont.....	1,000	500
Greenizen, I.....	Petrolia, Ont.....	350	225
Greer, T. W.....	Vancouver, B.C.....	100	10
Grover, George A.....	Toronto, Ont.....	250	125
Groves, Dr. Abraham.....	Fergus, Ont.....	500	250
Haight W. M.....	Vancouver B.C.....	2,500	375
Hales, James.....	Toronto Ont.....	500	250
Hall, Zalmon A.....	Hamilton, Ont.....	500	250
Hallam, estate John.....	Toronto, Ont.....	500	250
Halls, Philip, John.....	Goderich, Ont.....	500	250
Hara, Fred'k N.....	Merriton, Ont.....	250	125
Hawley, Miss Deborah.....	Belleville, Ont.....	1,250	625
Haywood, Alfred.....	Toronto, Ont.....	500	250
Hendrie, William.....	Hamilton, Ont.....	2,500	1,250
Henwood, Dr. Alfred J.....	Brentford, Ont.....	2,850	1,425
Henwood, Edwin D.....	Toronto, Ont.....	350	35
Henwood, Geo. Digby.....	Victoria, B.C.....	300	150
Hibner, D.....	Berlin, Ont.....	10,500	5,250
Hill, Jonathan A.....	Toronto, Ont.....	2,000	1,000
Hipkins, J. C.....	New York, N.Y.....	2,500	250
Hiscox, estate of William.....	Port Perry, Ont.....	250	125
Hortin, estate of William.....	Windsor, Ont.....	1,000	100
Houston, John.....	Port Rowan, Ont.....	100	10
Howell, F. J.....	Hamilton, Ont.....	250	125
Hutton, J. O.....	Kingston, Ont.....	100	100
Irwin, H. E., K.C.....	Toronto, Ont.....	1,350	675
Irwin, John W.....	London, Ont.....	500	50
Jarvis, Chauncey G.....	".....	250	125
Jenkins, Mrs. Frederica E.....	Madoc, Ont.....	569	50

## SESSIONAL PAPER No. 8

## THE EQUITY FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount. subscribed.	Amount. paid in cash.
		\$	\$
Jennings, Robert C.	Toronto, Ont.	100	50
Jewell, John	Brantford, Ont.	250	125
Joynt, W.	Ottawa, Ont.	100	50
Keefer, J. George	Norwood, Ont.	1,000	500
Kerr, James	Alexandria, Ont.	50	50
Kerr, James	Sarnia, Ont.	950	575
Keystone Underwriting & Brokerage Co., Limited	Toronto, Ont.	20,000	5,000
King, W. C.	Bowmanville, Ont.	1,550	775
Knowlton E. S.	Vancouver, B.C.	2,500	375
Knox, estate John	Norwood, Ont.	1,000	300
Lash, Mrs. Jean Anderson	Galt, Ont.	2,500	250
Leonard, Henry F.	Brantford, Ont.	750	375
Lewis, William	Mount Forest, Ont.	250	25
Livingstone, David W.	Toronto, Ont.	100	50
Lucas, J. A.	Haliburton, Ont.	100	10
Luke, Sidney	Tillsonburg, Ont.	500	250
McArthur, Alexander	Seaforth, Ont.	1,650	165
McCamus, David N.	St. Mary's, Ont.	500	250
McCamus, Rev. John A.	Pickering, Ont.	500	250
McCrimmon, Dr. John	Kincardine, Ont.	250	125
McDiarmid, H. F.	Ingersoll, Ont.	1,000	500
McEvers, Miss Laura A.	Cobourg, Ont.	1,000	100
McIntosh, James I.	Guelph, Ont.	250	125
McKay, estate of Andrew B.	Woodstock, Ont.	500	250
McKeown, Mrs. Christina I.	Orangeville, Ont.	250	125
McLean, J. A.	Moosejaw, Sask.	1,000	1,000
McLean, Peter D.	Woodbridge, Ont.	1,000	500
McMurchie, James	Blyth, Ont.	500	250
McMurtry, J. C.	Moosejaw, Sask.	500	125
Macdonald, Mrs. Alice	Guelph, Ont.	250	125
MacLaren, A. F.	Toronto, Ont.	1,000	100
Macpherson, James A.	Kincardine, Ont.	250	125
Manning, estate of Alexr.	Toronto, Ont.	2,500	1,250
Manning, W. H.	Coldwater, Ont.	500	250
Mark, Elisha	Fenelon Falls, Ont.	100	50
Marr, John	London, Ont.	500	250
Marshall, Noel	Toronto, Ont.	500	375
Martin, Dr. G. S.	Schreiber, Ont.	500	250
Matthews, Asa	Toronto, Ont.	500	250
Meikle, Thos. D., M.D.	Mount Forest, Ont.	500	250
Meiklejohn, John	Harrison, Ont.	250	125
Meyers, Arch. J.	Montreal, P.Q.	200	100
Miller, Lorne L.	Aylmer, Ont.	50	5
Mills, Jesse S.	Toronto, Ont.	1,100	600
Mills, Mrs. James	Calgary, Alta.	500	50
Mills, Thomas A.	Wingham, Ont.	250	125
Morden, estate James B.	Orangeville, Ont.	200	20
Morgan, Edward	Toronto, Ont.	2,500	1,250
Morgan, Joseph	Walkerton, Ont.	500	200
Morissette, J. B.	Quebec, Que.	1,000	500
Morton, N. W.	Prince Albert, Sask.	500	250
Moore, estate Alvin J.	Goderich, Ont.	250	125
Moyer, Dr. Sylvester	Regina, Sask.	100	50
Munn, Angus	Ripley, Ont.	500	250
Murdoch, John G.	Lucknow, Ont.	500	250
Murray, Rev. John L.	Toronto, Ont.	1,000	500
Murray, R. W.	"	500	250
Murray, Thomas	Owen Sound, Ont.	500	250
Nairn, Charles A.	Goderich, Ont.	1,000	500
Needler, William	Lindsay, Ont.	5,100	2,600
Nichol, Dr. William	Brantford, Ont.	500	250
Noacker, Mrs. Anna Seager	China Grove, North Carolina, U. S.	1,000	500
Noll, Joseph J.	Toronto, Ont.	350	175

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## THE EQUITY FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount. subscribed.	Amount. paid in cash.
		\$	\$ cts.
Norris, James.....	North Bay, Ont.....	500	250
Noxon, Stephen.....	Ingersoll, Ont.....	1,000	100
Ormerod, G. W., in trust.....	East Toronto, Ont.....	500	250
Packham, James H.....	Owen Sound, Ont.....	500	250
Perry, S. D.....	Toronto, Ont.....	50	5
Pickard, Emma C. (Mrs.).....	Seaforth, Ont.....	250	25
Piggott, John.....	Chatham, Ont.....	500	250
Pinch, John S.....	Owen Sound, Ont.....	500	250
Platt, G. D.....	Pictou, Ont.....	500	250
Porter, George.....	Goderich, Ont.....	500	250
Powell, A. B.....	Toronto, Ont.....	200	20
Queen, James M.....	St. John, N.B.....	6,000	3,625
Rae, Geo. Martin.....	Toronto, Ont.....	2,250	1,125
Rance, Miss Alice N.....	Clinton, Ont.....	1,000	500
Rance, Henry Torr.....	".....	1,350	725
Reedy, George.....	Toronto, Ont.....	500	250
Reynolds, estate Peter.....	Norwood, Ont.....	500	250
Richard, Hector.....	Ottawa, Ont.....	100	10
Richards, John.....	Toronto, Ont.....	5,000	2,500
Richardson, Mrs. Eliz. L.....	Aurora, Ont.....	500	250
Riley, C. W.....	Ingersoll, Ont.....	1,000	500
Robertson, A. H.....	Maxville, Ont.....	50	50
Robertson, R. J.....	Ingersoll, Ont.....	500	250
Robertson, Wm. J.....	St. Catharines, Ont.....	500	200
Rogers, Thomas G.....	Toronto, Ont.....	50	10
Ross, Charles G.....	Newmarket, Ont.....	500	250
Russell, Mrs. Mary E.....	Toronto, Ont.....	50	25
Rutherford, Dr. J. R.....	Aurora, Ont.....	500	250
Schaefer, Henry M.....	Milverton, Ont.....	250	125
Seaborn, W. E.....	Moosejaw, Sask.....	100	100
Seagram, Arthur W.....	Toronto, Ont.....	1,750	375
Shaw, C. S.....	Ottawa, Ont.....	100	25
Sherin, Wesley.....	Lakefield, Ont.....	50	50
Shortt, Prof. Adam.....	Ottawa, Ont.....	250	25
Simpson, Wm. Graham.....	Toronto, Ont.....	250	125
Slater, R. L.....	Moosejaw, Sask.....	1,000	1,000
Sloan, John.....	Galt, Ont.....	1,000	500
Smith, Dr. Arthur Dalton.....	Mitchell, Ont.....	2,000	1,000
Smith, Mrs. Ethel B.....	Barrie, Ont.....	500	250
Smith, John.....	Tillsonburg, Ont.....	1,000	500
Smith, John A.....	Trenton, Ont.....	100	50
Smith, Wm.....	Brockville, Ont.....	500	250
Smith, W. F.....	Philadelphia, Pa.....	800	400
Spratt, W. A.....	Hamilton, Ont.....	500	250
Stalker, Dr. Malcolm.....	Walkerton, Ont.....	500	150
Steele, James.....	Vankleek Hill, Ont.....	50	12 50
Stevenson, Henry M.....	Toronto, Ont.....	8,000	2,000
Stewart, Robert.....	Guelph, Ont.....	500	250
Stiver, Ruben A.....	Unionville, Ont.....	250	25
Stocking, C. P.....	Waubashene, Ont.....	500	250
Strang, Hugh I.....	Goderich, Ont.....	250	125
Strang, Miss Rose I.....	Grimsby, Ont.....	250	125
Strath, Robert S.....	Toronto, Ont.....	100	10
Tatham, Sidford.....	Listowel, Ont.....	500	250
Taylor, Alfred.....	Galt, Ont.....	2,500	1,250
Teasdale, Dr. Walter J.....	London, Ont.....	500	50
Thompson, Jos. F. A.....	Vancouver, B.C.....	2,500	375
Toronto Gen'l Trusts Corp. (in trust).....	Toronto, Ont.....	50	25
Tudhope, W. R.....	Toronto, Ont.....	1,000	500
Turnbull, Dr. A. R.....	Moosejaw, Sask.....	1,000	1,000
Turner, Mrs. Edith E.....	Toronto, Ont.....	500	250
Vandervoort, Mrs. Ida M.....	Sidney Crossing, Ont.....	500	250
Vandusen, Whitford.....	Toronto, Ont.....	2,500	500
Vankleek, Mrs. Martha M.....	Leamington, Ont.....	1,000	500
Van Norman, Chas. C.....	Toronto, Ont.....	3,000	1,500

## SESSIONAL PAPER No. 8

## THE EQUITY FIRE INSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount. subscribed.	Amount. paid in cash.
		\$	\$
Van Norman, Harold R.....	Toronto, Ont.....	4,500	450
Walker, J. A., K.C.....	Chatham, Ont.....	1,500	750
Warren, Frederick.....	Toronto, Ont.....	500	250
Waterhouse, James.....	Ingersoll, Ont.....	1,000	500
Wells, Dr. S. M.....	Barrie, Ont.....	500	250
Wesley, Samuel.....	".....	1,000	500
White, James.....	Woodstock, Ont.....	500	250
White, J. W.....	Chatham, Ont.....	500	250
Wightman, Robert.....	Owen Sound, Ont.....	500	250
Wilkins, Fred'k W.....	Norwood, Ont.....	1,000	100
Wilkinson, A. W.....	Barrie, Ont.....	500	50
Williams, Rev. Daniel.....	Bethany, Ont.....	5,000	2,500
Williams, Miss M. L.....	Norwood, Ont.....	500	250
Williams, Miss Oliva L.....	New York, N.Y.....	1,000	100
Willoughby, W. B.....	Moosejaw, Sask.....	2,500	1,250
Willson, F. C., in trust.....	Ballantrae, Ont.....	500	50
Wilson, Mrs. Carrie E.....	Port Huron, Mich.....	100	10
Wilson, James & Sons.....	Fergus, Ont.....	250	125
Woods, Walter.....	Hamilton, Ont.....	600	350
Yates, Herbert R.....	Brantford, Ont.....	500	150
Young, Rev. John.....	Hamilton, Ont.....	250	125
Yule, Alexander.....	Harriston, Ont.....	500	250
Yule, estate John.....	Guelph, Ont.....	1,000	500
Ziegler, Dr. O. H.....	Toronto, Ont.....	250	125
	Totals.....	\$561,700	\$156,197 50

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## FACTORIES INSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 28, 1913).

C. R. Clapp,, President; B. L. Anderson, Vice-President; F. Murphy, K.C.; Wm. Jackson, Earnest Roy.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1912.)

Name.	Residence.	No. of shares	Amount subscribed.	Amount paid in cash.
			\$	\$
Clapp, C. R.....	Toronto.....	10	1,600	1,000
Ormsby, J. Y.....	".....	10	1,600	1,000
Anderson, B. L.....	".....	10	1,600	1,000
Murphy, Fergus.....	Quebec.....	10	1,600	1,000
Young, R. B.....	Toronto.....	1	160	100
Ormsby, Clapp & Anderson, Limited.....	".....	959	153,440	95,900
	Totals.....	1,000	\$160,000	\$100,000

## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at March, 1, 1913.)

Peleg Howland, President; D. R. Wilkie, Vice-President; F. Norie Miller; Hon. Robert Jaffray; Robert Hobson; F. Gordon Osler; W. G. Jaffray; C. Norie Miller.

LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
W. G. Jaffray.....	Toronto.....	2,000 00	500 00
D. R. Wilkie.....	".....	2,000 00	500 00
Hon. Senator Robt. Jaffray.....	".....	2,000 00	500 00
Robt. Hobson.....	Hamilton.....	2,000 00	500 00
F. Norie-Miller.....	Perth, Scotland.....	4,000 00	1,000 00
C. Norie-Miller.....	New York.....	2,000 00	500 00
F. G. Osler.....	Toronto.....	2,000 00	500 00
J. Mayhew Allen.....	Perth, Scotland.....	4,000 00	1,000 00
Peleg Howland.....	Toronto.....	2,000 00	500 00
R. Y. Sketch.....	London, England.....	2,000 00	500 00
General Accident, Fire & Life Assurance Corporation, Limited.....	Perth, Scotland.....	176,000 00	44,000 00
	Totals.....	\$200,000 00	\$ 50,000 00

## SESSIONAL PAPER No. 8

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at Feb. 15, 1913.)

Robert Ness, President; L. A. Lavallee, Vice-President; A. K. Frigon, L. P. Berard, A. Champagne, A. E. Brigent.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Agla, A.	Harrow, Ont.	100 00	40 00
Alarie, G.	Joliette, Que.	200 00	80 00
Archambault, J.	Roxton Pond, Que.	100 00	40 00
Barette, J. A.	St. Barthelemi, Que.	100 00	40 00
Belanger, A. O.	Papineauville, Que.	1,500 00	600 00
Berard, Hon. L. P.	Montreal, Que.	9,500 00	3,800 00
Bregent, A. E.	Montreal, Que.	7,000 00	2,800 00
Brousseau, F. J.	Sault au Recollet, Que.	5,100 00	2,040 00
Champagne, R.	Montreal, Que.	10,000 00	4,000 00
Chatelin, S.	St. Andre Avellin, Que.	100 00	40 00
Chauret, A. D.	Ste. Genevieve, Que.	500 00	200 00
Chevrier, R.	Ottawa, Ont.	500 00	200 00
Choinière, A.	Waterloo, Que.	100 00	40 00
Cleveland, H. R.	Danville, Que.	100 00	40 00
Colin, Dr. A.	St. Narcisse, Que.	100 00	40 00
Cornu, F.	Ottawa, Ont.	1,000 00	400 00
Daignault, F. H.	Acton Vale, Que.	100 00	40 00
Delorme, E.	Sault au Recollet, Que.	800 00	320 00
d'Halewyn, Baron, J.	Montreal, Que.	8,000 00	3,200 00
Desaulniers, E.	Montreal, Que.	500 00	200 00
Desjardins, Hon. Alph.	Montreal, Que.	100 00	40 00
Duchene, Dr. J. D.	Quebec, P. Q.	500 00	200 00
Duhamel, Edg.	Granby, Que.	100 00	40 00
Dupuis, H.	Hull, Que.	1,000 00	400 00
Fauteaux, F.	Montreal, Que.	1,000 00	400 00
Frigon, A. P. L.	Montreal, Que.	9,500 00	3,800 00
Gagnon, J. S. S.	Ahuntsic, Que.	700 00	280 00
Gauthier, J. A.	Hull, Que.	500 00	200 00
Généreux, Dr. D.	Montreal, Que.	5,000 00	2,000 00
Gohier, & Cie.	Montreal, Que.	1,000 00	400 00
Gonthier, Geo.	Montreal, Que.	100 00	40 00
Grothe, Dr. J. D. M.	Iberville, Que.	1,000 00	400 00
Heroux, Melle C.	Edmonton, Alta.	200 00	80 00
Houle, Rev. J. B.	Marieville, Que.	500 00	200 00
Janelle, Dr. J. A.	Sherbrooke, Que.	200 00	80 00
Jodoin, M.	Montreal, Que.	2,000 00	800 00
Kannon, M.	"	1,000 00	400 00
Lachapelle, Dr. E. P.	"	100 00	40 00
Lamarre & Cie, W.	"	500 00	200 00
Lanctot, Roch.	St. Constant, Que.	2,000 00	800 00
Laporte, H.	Montreal, Que.	400 00	160 00
La Rivière Hon. A. A. C.	Montreal, Que.	100 00	40 00
Laurin, Dr. A. M.	Buckingham, Que.	1,000 00	400 00
Lavallée, L. A.	Montreal, Que.	5,000 00	2,000 00
Leduc, R. A.	"	6,800 00	2,720 00
Lippe, J. H. H.	Buckingham, Que.	500 00	200 00
Mailhot, J. A.	Montreal, Que.	500 00	200 00
Malo, J. A.	Maisonneuve, Que.	500 00	200 00
Marchand, C. A.	Montreal, Que.	1,000 00	400 00
Martin, S.	Granby, Que.	100 00	40 00
Masson, Dr. R. A.	Montreal, Que.	2,500 00	920 00
Mélanccon, H.	Ottawa, Ont.	500 00	200 00
Michaud, F.	Montreal, Que.	200 00	80 00
Monette, Dr. W.	"	4,400 00	1,760 00

3 GEORGE V., A. 1913

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.—*Concluded*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Monty, A.....	Roxton Pond, Que.....	300 00	120 00
Ness, Robert.....	Howick, Que.....	5,000 00	2,000 00
Paradis, J. G.....	Lac au Saumon, Que.....	200 00	80 00
Perrier, Mackay A.....	Papineauville, Que.....	1,000 00	400 00
Phaneuf, A.....	St. Antoine, Que.....	100 00	40 00
Pilon, Dr. H.....	Vaudreuil, Que.....	200 00	80 00
Prevost, J.....	Sault au Recollet, Que.....	100 00	40 00
Rochon, N.....	Montreal, Que.....	6,500 00	2,600 00
St. Pierre, I.....	Roxton Pond, Que.....	200 00	80 00
Sawyer, Edm.....	Montreal, Que.....	1,000 00	400 00
Archambault, Dr. U.....	Hull, Que.....	2,000 00	800 00
Telmosse, J. B.....	Sorel, Que.....	100 00	40 00
Chatelain, P.....	Thurso.....	500 00	200 00
Senécal, T. P.....	Sault au Recollet.....	600 00	240 00
Sylvestre, L. P.....	St. Barthelemi. Que.....	100 00	40 00
Telmosse, A. I.....	Ottawa, Ont.....	2,000 00	800 00
Toupin, Rev. J.....	St. Antoine Abbe, Que.....	1,000 00	400 00
Tracey, Dr. A. W.....	Sherbrooke, Que.....	200 00	80 00
Vallières, A. I. & Cie.....	Montreal, Que.....	100 00	40 00
Watson, Dr. John.....	Howick, Que.....	500 00	200 00
Totals.....		\$117,400 00	\$ 46,960 00



## SESSIONAL PAPER No. 8

## THE GUARANTEE COMPANY OF NORTH AMERICA.

## LIST OF DIRECTORS—(As at February 14, 1913).

Hartland S. McDougall, President; William Wainwright, Vice President; H. E. Rawlings, Managing Director; H. V. Meredith, Jas. B. Forgan, Geo. Hague, Hon. E. C. Smith, H. W. Cannon, Philip Stockton.

## LIST OF SHAREHOLDERS—(As at January 13, 1913).

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Billingsley Mrs. Anne.....	Westmount.....	10	500	500
Carter, Mrs. Edith L.....	Montreal.....	20	1,000	1,000
Cumming, Mrs. E. M.....	Vancouver, B.C.....	509	25,450	8,930
Dixon, B. Homer, estate of.....	Toronto.....	100	5,000	5,000
Gilroy, Mrs. B.....	Winnipeg.....	75	3,750	750
Girdwood, G. P., M.D., in trust.....	Montreal.....	34	1,700	340
Gibb, Jas. D., estate of.....	".....	30	1,500	1,500
Glassco, Mrs. B. M.....	".....	510	25,500	8,980
Gunn, Geo. C.....	London, Ont.....	10	500	100
Gunn, Mrs. Theresa M.....	".....	10	500	100
Gundry, Mrs. M. A., estate of.....	Toronto.....	75	3,750	750
Hague, George.....	Montreal.....	20	1,000	1,000
Hamilton, John.....	Quebec.....	50	2,500	2,500
Lindsay, Miss Amy C.....	Montreal.....	20	1,000	1,000
Lindsay, Cecil V.....	Montreal.....	20	1,000	1,000
Lindsay, Douglas V.....	Georgetown, Que.....	20	1,000	1,000
Morrice, D.....	Montreal.....	60	3,000	600
MacDougall, H. S.....	".....	350	17,500	3,500
Meredith, H. V.....	".....	25	1,250	1,250
McCulloch, Wm. estate of.....	Toronto.....	6	300	60
McCulloch, Robertson.....	Montreal.....	6	300	60
McCulloch, Henry.....	".....	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 1.....	".....	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 2.....	".....	6	300	60
MacTier, Mrs. Ethel.....	".....	14	700	700
Nelles, R. Campbell, and Royal Trust Co., executors.....	".....	210	10,500	10,500
Piddington, Mrs. Susan.....	Quebec.....	3	150	150
Piddington, Florence.....	".....	3	150	150
Piddington, Ethel E.....	".....	3	150	150
Piddington, Arthur G.....	Montreal.....	6	300	300
Piddington, Samuel.....	Ottawa.....	21	1,050	1,050
Piddington, Alfred.....	Montreal.....	21	1,050	1,050
Piddington, Mrs. Annie institute.....	Quebec.....	21	1,050	1,050
Ross James G., estate of.....	".....	120	6,000	1,200
Riddell, Alex. F.....	Montreal.....	10	500	100
Ramsay, William.....	Toronto.....	60	3,000	3,000
Rawlings, H. E. A.....	Montreal.....	640	32,000	15,240
Rawlings, Mrs. L.....	".....	4,043	202,150	69,870
Rawlings, Miss A. L.....	".....	511	25,550	9,030
Rawlings, George W.....	".....	510	25,500	8,980
Rawlings, W. T.....	".....	610	30,500	13,940
Rawlings, Miss L., Institute...}	".....	1,009	50,450	17,370
Scott Richard B., Curator...}	".....			
Renfrew, Mrs. G. Constance.....	Quebec.....	3	150	150
Smith, Larratt W., estate of.....	Toronto.....	100	5,000	5,000
Stayner, Mrs. H. R.....	".....	53	2,650	2,650
Stayner, T. Sutherland, estate of.....	".....	90	4,500	2,900
Stayner, Winslow S.....	Colechester, England.....	137	6,850	5,250
Strickland, Mrs. C. C., estate of.....	Lakefield, Ont.....	30	1,500	300
Torrance, Jas. F.....	Montreal.....	365	18,250	4,130
Torrance, John.....	".....	366	18,300	4,180

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Thomson, Geo. H.	Quebec.	60	3,000	3,000
Walker, James R.	Montreal.	6	300	60
Wells, Mrs. Vivian M.	"	3	150	150
Withall, Wm. J., estate of.	Montreal.	86	4,300	4,300
Wainwright, Wm.	"	100	5,000	2,000
White, Mrs. Amelia.	"	10	500	500
Armes, G. R. W.	New York.	540	27,000	7,000
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burroughs H. N., estate of.	Philadelphia, Pa.	50	2,500	2,500
Bullions, Mrs. L. C.	Troy, N. Y.	5	250	250
Barr, John W., jr.	Louisville, Ky.	10	500	500
Caldwell, Miss Mary.	Troy, N. Y.	5	250	250
Comegys, B. B., estate of.	Philadelphia, Pa.	20	1,000	1,000
Cannon, H. W.	New York, N. Y.	230	11,500	7,500
Chafee, Z.	Providence, R. I.	7	350	350
Chafee, Z., .....	"	7	350	350
Chase, Mrs. Mamie F.	Nashville, Tenn.	10	500	500
Collins, Mrs. Burd Thaw.	Pittsburg, Pa.	5	250	250
Dunham, Mrs. Alice.	Boston Mass.	6	300	300
Dohrman, Mrs. E., estate of.	Alleghany City, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	"	6	300	300
Day, Mrs. Lillie M.	Pittsburg, Pa.	8	400	400
Emens, Mrs. Jessie F., estate of.	Syracuse, N. Y.	30	1,500	1,500
Furnival, Mrs. Amy.	Portland, Me.	20	1,000	1,000
Forgan, Jas. B.	Chicago, Ill.	20	1,000	1,000
Gibbs, Mrs. Sarah B.	New York.	40	2,000	2,000
Garrison, Mrs. Sallie E.	Pittsburg, Pa.	14	700	700
Gorman, George J.	"	10	500	500
Hamilton, W. A.	Boston, Mass.	10	500	100
Hartshorne, Charles, estate of.	Philadelphia.	50	2,500	2,500
Hepburn, A. B.	New York, N. Y.	20	1,000	1,000
Jesup, Maria de Witt.	New York, N. Y.	200	10,000	2,000
Illinois Trust & Saving Bank, Trustees under the will of Hon. J. Russell Jones	Chicago, Ill.	20	1,000	1,000
Keech, Mrs. Isabel H.	St. Louis, Mo.	15	750	750
Lee, Mrs. Caroline Worral.	Philadelphia.	60	3,000	3,000
Lloyd, D. McK.	Pittsburg, Pa.	10	500	500
Loutrel, Cyrus F., estate of.	South Orange, N. J.	50	2,500	2,500
Merrill, C. L.	Pittsburg, Pa.	10	500	500
Messler, Mrs. M. R.	"	14	700	700
Messler, Eugene L.	"	14	700	700
Messler, Mrs. Agnes C.	"	28	1,400	1,400
McCook, Willis F.	Pittsburg, Pa.	5	250	250
McCoy, Mrs. Mary W.	Alleghany City, Pa.	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa.	13	650	650
Pennsylvania Co., for insurance on lives and granting annuities, etc.—Trustees under will of Jos. W. Drexel, deceased.	Philadelphia, Pa.	200	10,000	10,000
Pell, Alfred, estate of.	"	40	2,000	2,000
Quarrier, Cushman.	Louisville, Ky.	10	500	500
Ricketson, Mrs. Clementine G.	Pittsburg, Pa.	13	650	650
Rolpin, W. T., est.	Philadelphia, Pa.	10	500	500
Smitt, Hon. J. Gregory, estate of.	St. Albans, Vt.	80	4,000	4,000
Smith, Hon. E. C.	"	20	1,000	1,000
Schoonmaker, James M.	Pittsburg, Pa.	20	1,000	1,000
Stockton, Philip.	Boston.	20	1,000	1,000
Thaw, Wm.	Pittsburg, Pa.	5	250	250
Thompson, Mary Thaw, testamentary trustee.	Pittsburg, Pa.	20	1,000	1,000
Walton, Samuel B.	"	20	1,000	1,000
Weld, C. Minot.	Boston.	10	500	500
Totals.		13,372	\$ 668,600	\$ 304,600

SESSIONAL PAPER No. 8

## THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

## LIST OF DIRECTORS—(As at March 1, 1913.)

K. W. Blackwell, President; D. Forbes Angus, Vice-President; Hon. A. W. Atwater, Hon. Evelyn Hubbard, H. M. Lambert, F. W. Molson, A. J. Relton, A. G. Sweet, F. L. Wanklyn.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Angus, D. Forbes.....	Montreal.....	2,500 00	625 00
Atwater, Hon. A. W.....	".....	2,500 00	625 00
Blackwell, K. W.....	".....	2,500 00	625 00
Hubbard, Hon. Evelyn.....	London, England.....	2,500 00	625 00
Lambert, H. M.....	Montreal.....	2,500 00	625 00
Molson, F. W.....	".....	2,500 00	625 00
Relton, A. J.....	London, England.....	2,500 00	625 00
Sweet, A. G.....	".....	2,500 00	625 00
Wanklyn, F. L.....	Montreal.....	2,500 00	625 00
Guardian Assurance Company (Limited).....	London, England.....	977,500 00	244,375 00
	Totals.....	\$1,000,000 00	\$ 250,000 00

## THE HUDSON BAY INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at February 12, 1913.)

J. R. Berry, President; R. L. Reid, Vice-President; W. E. Knowles, M.P., F. R. Begg, Chas. E. Berg, Managing Director, A. G. Creelman, Hon. J. A. Sheppard.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.		Amount paid in cash.	
		\$	cts.	\$	cts.
Chas. E. Berg.....	Vancouver, B.C.....	200,600	00	40,120	00
Thomas Miller.....	Moose Jaw, Sask.....	500	00	100	00
Wm. Loree.....	Winnipeg, Man.....	14,000	00	2,800	00
Louis S. Berg.....	Willmar, Minn.....	2,000	00	400	00
Malcolm J. Macleod.....	Moose Jaw, Sask.....	5,000	00	1,000	00
Eliza H. Quayle.....	Vancouver, B.C.....	6,000	00	1,200	00
William Keay.....	Moose Jaw, Sask.....	1,500	00	300	00
Mrs. K. E. Loree.....	Winnipeg, Man.....	1,000	00	200	00
A. G. Farrell.....	Moosomin, Sask.....	2,500	00	500	00
Miss Maud Loucks.....	Calgary, Alta.....	300	00	60	00
J. F. Loree.....	Winnipeg, Man.....	10,000	00	2,000	00
Mrs. Rhoda Q. Berg.....	Vancouver, B.C.....	6,000	00	1,200	00
John Henry Kern.....	Moose Jaw, Sask.....	1,600	00	320	00
J. Edward Caldwell.....	".....	500	00	100	00
James E. Rice.....	Calgary, Alta.....	500	00	100	00
John A. Sheppard.....	Moose Jaw, Sask.....	20,000	00	4,000	00
Wm. E. Knowles.....	Moose Jaw, Sask.....	10,000	00	2,000	00
James Duff.....	Drinkwater, Sask.....	500	00	100	00
Wm. Henry Duff.....	".....	1,000	00	200	00
Wm. Prout.....	".....	500	00	100	00
Lushman F. Fulmore.....	Macoun, Sask.....	100	00	20	00
Alfred Edgar Jones.....	Milestone, Sask.....	500	00	100	00
James Russell Fox.....	Vancouver, B.C.....	2,000	00	400	00
Thos. Ashford.....	Weyburn, Sask.....	1,000	00	200	00
Rev. David Kellock.....	Kinnears Mills, P.Q.....	1,000	00	200	00
John D. Willitt.....	Drinkwater, Sask.....	1,000	00	200	00
T. J. How Land Co., Ltd.....	Rouleau.....	500	00	100	00
John Henry Brubaker.....	Moose Jaw, Sask.....	3,500	00	700	00
Robt. Ledingham.....	".....	2,500	00	500	00
Neil McMillan.....	".....	2,000	00	400	00
Wm. W. Lockwood.....	".....	500	00	100	00
John G. Bastedo.....	".....	1,000	00	200	00
John Rouatt.....	".....	1,000	00	200	00
George W. Spence.....	".....	1,000	00	200	00
Robt. E. Allcock.....	".....	1,000	00	200	00
Wm. H. Weber.....	Lethbridge, Alta.....	500	00	100	00
Chas. D. T. Becker.....	Macleod, Alta.....	500	00	100	00
Robt. G. Matthews.....	".....	500	00	100	00
Luke Henry Cochlin.....	Granum, Alta.....	500	00	100	00
Henry E. Anderson.....	Moose Jaw, Sask.....	20,000	00	4,000	00
John Brandon Robertson.....	Staveley, Alta.....	500	00	100	00
William LaMere.....	".....	500	00	100	00
Robt. B. Allen.....	".....	500	00	100	00
Chas. Wilson.....	Nanaimo, B.C.....	500	00	100	00
Thos. J. James.....	Windthorst, Sask.....	500	00	100	00
Wm. Tracey Cunningham.....	Moose Jaw, Sask.....	500	00	100	00
Gabriel Rex Severson.....	Staveley, Alta.....	500	00	100	00
Thos. Cameron Barrie.....	Moose Jaw, Sask.....	500	00	100	00
Henry B. Sims.....	".....	500	00	100	00
Harvey Samuel Dillabough.....	".....	2,000	00	400	00
James Campbell.....	".....	2,000	00	400	00
Wm. Colwell Stirling.....	Nanton, Alta.....	1,000	00	200	00
Wm. Kinnear Thompson.....	Calgary, Alta.....	2,000	00	400	00
Ole J. Amundsen.....	Claresholm, Alta.....	500	00	100	00

## SESSIONAL PAPER No. 8

## THE HUDSON BAY INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Oris Sydney Chapin.....	Calgary, Alta.....	2,500 00	500 00
Arthur Geo. Brown.....	Vancouver, B.C.....	2,000 00	400 00
John Robertson.....	Cranbrook, B.C.....	500 00	100 00
Miss Martha A. Murphy.....	Utica, Minn.....	1,000 00	200 00
Richard W. Stanley.....	Moose Jaw, Sask.....	500 00	100 00
Arthur Herbert Legge.....	Winnipeg, Man.....	500 00	100 00
Andrew Dalgarno.....	Victoria, B.C.....	5,000 00	1,000 00
Mrs. Isabella Campbell.....	Moose Jaw, Sask.....	500 00	100 00
William Logan.....	Westview, Sask.....	2,000 00	400 00
John Henry Murphy.....	Milestone, Sask.....	1,500 00	300 00
Alex. Ross McCallum.....	Vancouver, B.C.....	1,000 00	200 00
Wm. Henry McRoberts.....	Moose Jaw, Sask.....	500 00	100 00
Herbert M. Rose.....	Vancouver, B.C.....	6,000 00	1,200 00
George Hill.....	Calgary, Alta.....	500 00	100 00
Edward Hewetson Heaps.....	Vancouver, B.C.....	1,000 00	200 00
R. L. Reid.....	".....	6,000 00	1,200 00
John W. Jackson.....	".....	500 00	100 00
John Russell Berry.....	".....	80,000 00	16,000 00
Wm. Jas. Gilliland.....	Victoria, B.C.....	1,000 00	200 00
Chas. Sovereign Springer.....	Calgary, Alta.....	500 00	100 00
David Henry Dick.....	Vancouver, B.C.....	200 00	40 00
A. Maxwell Muir.....	Ketchikan, B.C.....	1,000 00	200 00
George Hobson.....	Vancouver, B.C.....	500 00	100 00
Frederick Jeffrey.....	".....	3,000 00	600 00
Lyttleton Bros.....	".....	20,000 00	4,000 00
Jas. Cran.....	Duncan, Vanc. Island, B.C.....	500 00	100 00
Robt. Dowswell.....	Victoria, B.C.....	2,000 00	400 00
Scott Nelson Keith.....	Vancouver, B.C.....	1,000 00	200 00
Lemon, Gommson & Co.....	Victoria, B.C.....	5,000 00	1,000 00
Chas. Stanford Douglas.....	Vancouver, B.C.....	1,000 00	200 00
Thomas Leith.....	".....	1,000 00	200 00
Geo. Eugene McKee.....	".....	1,000 00	200 00
Eben Naysmith Harvie.....	".....	500 00	100 00
John Sampson.....	Nanaimo, B.C.....	2,500 00	500 00
Hugh Aitken.....	Los Angeles, Cal.....	500 00	100 00
Chas. Godwin Stevens.....	Nanaimo, B.C.....	500 00	100 00
Wm. Henry McLellan.....	Nanaimo, B.C.....	200 00	40 00
Albion Johns.....	Victoria, B.C.....	500 00	100 00
Christopher Croft.....	Vancouver, B.C.....	1,000 00	200 00
Edward John McFeely.....	".....	10,000 00	2,000 00
Axel Eutin.....	Kelowna, B.C.....	1,000 00	200 00
Palmer Brooks Willits.....	".....	500 00	100 00
Ainsley Megraw.....	Hedley, B.C.....	1,000 00	200 00
Jas. Caspell Loree.....	New Westminster, B.C.....	9,000 00	1,800 00
Thos. Henry Paulson.....	Paulson, B.C.....	500 00	100 00
John Wm. Paulson.....	Vancouver, B.C.....	500 00	100 00
Wm. Ellery Fales.....	New Westminster, B.C.....	2,000 00	400 00
Wm. Gosnell.....	Nelson, B.C.....	1,000 00	200 00
Wm. Robt. Braden.....	Rossland, B.C.....	1,000 00	200 00
Harry Allen Belyea.....	New Westminster, B.C.....	1,000 00	200 00
Miss Rachael Macfarlane.....	Vancouver, B.C.....	1,000 00	200 00
Nels Nelson.....	New Westminster, B.C.....	2,000 00	400 00
Sydney Francis Quick.....	Vancouver, B.C.....	3,000 00	600 00
Alexander Zeigler.....	Halbrite, Sask.....	1,000 00	200 00
Augustus L. Lavery.....	New Westminster, B.C.....	2,000 00	400 00
Hugh Gilmour.....	Pasqua, Sask.....	2,500 00	500 00
Mrs. Lorenda A. Loree.....	Winnipeg, Man.....	5,100 00	1,020 00
Miss Alvena J. Thomson.....	Nutana, Sask.....	500 00	100 00
Jos. Loree.....	Wiste, Alta.....	500 00	100 00
Thos. Stout.....	Rossland, B.C.....	2,000 00	400 00
Norman H. Murray.....	Lethbridge, Alta.....	1,000 00	200 00
Fred. Hick.....	".....	1,000 00	200 00
Sylvanus G. Davies.....	".....	500 00	100 00
Mrs. Ida May Coy.....	Victoria, B.C.....	1,000 00	200 00
Wm. Henry Coy.....	".....	1,000 00	200 00

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## THE HUDSON BAY INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Everett H. Eddy.....	Grand Rapids, Mich.....	5,000 00	1,000 00
C. S. Gladstone.....	Prince Albert, Sask.....	300 00	60 00
Jas. Fred. A. Stull.....	".....	5,000 00	1,000 00
Chas. McDonald.....	".....	1,000 00	200 00
Samuel McLeod.....	Prince Albert, Sask.....	500 00	100 00
Mrs. Winnifred E. McLeod.....	Prince Albert, Sask.....	500 00	100 00
Jos. B. Kernaghan.....	Prince Albert, Sask.....	500 00	100 00
Mrs. Jennie G. Steinson.....	Rockwood, Ont.....	1,000 00	200 00
John Crawford.....	Prince Albert, Sask.....	400 00	80 00
Archibald L. Brown.....	Saskatoon, Sask.....	2,000 00	400 00
Wm. J. Breckenridge.....	Pincher Creek, Alta.....	500 00	100 00
Charles Kettles.....	Pincher Creek, Alta.....	1,000 00	200 00
D. C. McDougall.....	Pincher Creek, Alta.....	500 00	100 00
James Clark Co.....	Clareholm, Alta.....	1,000 00	200 00
Edwin Robertson.....	Sunny Nook, via Rose Lynn, Alta.....	1,000 00	200 00
Emiel Griesbach.....	Gleichen, Alta.....	1,000 00	200 00
Robt. L. Broad.....	LaFleche, Sask.....	2,000 00	400 00
Thomas H. Gregson.....	Oxbow, Sask.....	1,000 00	200 00
Dr. Henry A. Stewart.....	Saskatoon, Sask.....	200 00	40 00
F. W. Stribling.....	High River, Alta.....	1,000 00	200 00
Mrs. Carrie V. Creelman.....	Shaughnessy Heights, Van- couver, B.C.....	5,000 00	1,000 00
Angus G. and Carrie V. Creelman.....	Shaughnessy Heights, Van- couver, B.C.....	3,500 00	700 00
Cyrus H. Bowes.....	Victoria, B.C.....	5,000 00	1,000 00
Wm. H. Pennoek.....	Victoria, B.C.....	5,000 00	1,000 00
Richard B. Birley.....	Tuxford, Sask.....	200 00	40 00
Arthur Banninger.....	Windthorst, Sask.....	3,000 00	600 00
Frank LeRoy.....	Victoria, B.C.....	5,000 00	1,000 00
Thos. Edgar Truscott.....	Alameda, Sask.....	2,000 00	400 00
Arthur A. McLean.....	Carievale, Sask.....	500 00	100 00
Arthur N. Wankel.....	Plentywood, Montana.....	9,000 00	1,800 00
John Cameron Ross.....	Victoria, B. C.....	5,000 00	1,000 00
Andrew H. Mitchell.....	Victoria, B. C.....	2,500 00	500 00
Herbert Dutton Weaver.....	Saskatoon, Sask.....	2,000 00	400 00
Miss Alice M. Braden.....	Rossland, B. C.....	1,000 00	200 00
Alfred Wm. Braden.....	Rossland, B. C.....	1,000 00	200 00
William Burton.....	Brownlee, Sask.....	1,000 00	200 00
Mrs. Laura W. Berry.....	Vancouver, B.C.....	20,000 00	4,000 00
Albert E. Mainwaring.....	Nanaimo, B.C.....	500 00	100 00
Josiah Hemans.....	Nanaimo, B.C.....	500 00	100 00
Karl Russell Berry.....	Vancouver, B.C.....	20,000 00	4,000 00
Miss Anna L. Giguere.....	Vancouver, B.C.....	500 00	100 00
Mrs. A. Sellick.....	Victoria, B.C.....	100 00	20 00
Edward Bernath.....	Victoria, B.C.....	2,500 00	500 00
Raymond B. Punnett.....	Victoria, B.C.....	1,000 00	200 00
Gideon B. Housser.....	Vancouver, B.C.....	1,000 00	200 00
Edwin F. Comber.....	Selkirk, Man.....	500 00	100 00
John W. Lord.....	Winnipeg, Man.....	500 00	100 00
The Jos. Chew Lumber & Shingle Mfg. Co. Ltd.....	Vancouver, B.C.....	10,000 00	2,000 00
Edward A. Martin.....	Milestone, Sask.....	1,000 00	200 00
Aris P. Humphrey.....	Craik, Sask.....	1,000 00	200 00
Frederick Morris.....	Macleod, Alta.....	1,000 00	200 00
Edgar F. Robinson.....	Vancouver, B.C.....	2,000 00	400 00
Miss Mary E. Delano.....	Salt Lake City, Utah.....	500 00	100 00
Edgar H. Murphy.....	Vancouver, B.C.....	1,000 00	200 00
Miss Annie E. Gray.....	Vancouver, B.C.....	1,000 00	200 00
Mrs. Mabel Howard.....	Vancouver, B.C.....	5,000 00	1,000 00
Wm. Marsh Dobson.....	Vancouver, B.C.....	1,000 00	200 00
Ezra H. Berry.....	Vancouver, B.C.....	600 00	120 00
Arthur C. Freeman.....	Macleod, Alberta.....	1,000 00	200 00
James Grant Chalmers.....	Vancouver, B.C.....	1,000 00	200 00
Samuel McMurtry.....	Oxbow, Sask.....	1,000 00	200 00
Miss Mary H. Freeman.....	Nanaimo, B.C.....	100 00	20 00

SESSIONAL PAPER No. 8

## THE HUDSON BAY INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		subscribed.	paid in cash.
		\$ cts.	\$ cts.
Reginald L. Gutsell.....	Winnipeg, Man.....	300 00	60 00
Henry Sample Angas.....	Victoria, B.C.....	300 00	60 00
Angus G. Creelman.....	Vancouver, B. C.....	20,500 00	2,400 00
S. S. Dumoulin.....	Moose Jaw, Sask.....	200 00	40 00
Wm. Henry Wilson.....	Craik, Sask.....	1,000 00	200 00
W. J. Budd.....	Calgary, Alta.....	2,000 00	400 00
David Reekie.....	Moose Jaw, Sask.....	10,000 00	2,000 00
Mrs. Fay B. Griffin.....	Wooster, Ohio.....	5,000 00	1,000 00
Ernest A. Goodman.....	Brandon, Man.....	1,000 00	200 00
John F. Lindsay.....	Moose Jaw, Sask.....	2,000 00	400 00
Wm. A. Smart.....	Moose Jaw, Sask.....	6,000 00	1,200 00
John Furbow.....	Cumberland, B. C.....	4,000 00	800 00
Robt. S. Robertson.....	Cumberland, B. C.....	7,800 00	1,560 00
Andrew Sipes.....	Moose Jaw, Sask.....	2,000 00	400 00
Jos. Sceli.....	Moose Jaw, Sask.....	2,000 00	400 00
Olaf Olafson.....	Mortlach, Sask.....	1,000 00	200 00
Wm. V. Gies.....	Moose Jaw, Sask.....	400 00	80 00
Edwin W. Cross.....	Moose Jaw, Sask.....	1,000 00	200 00
John Frost.....	Moose Jaw, Sask.....	500 00	100 00
Mrs. Mary McLeod.....	Moose Jaw, Sask.....	2,000 00	
Robt. Matthews.....	Moose Jaw, Sask.....	1,000 00	
Chas. R. Stewart.....	Moose Jaw, Sask.....	500 00	100 00
Hiram E. Hughes.....	Moose Jaw, Sask.....	1,000 00	200 00
Wm. A. Durie.....	Pasqua, Sask.....	2,500 00	500 00
Jos. W. Glover.....	Moose Jaw, Sask.....	1,000 00	
Nelson Dennis.....	Moose Jaw, Sask.....	500 00	
Mrs. Henry Bedford.....	Moose Jaw, Sask.....	500 00	100 00
Henry Bedford.....	Moose Jaw, Sask.....	2,000 00	400 00
U. F. Hansberger.....	Moose Jaw, Sask.....	5,000 00	1,000 00
Robt. Dalrymple.....	Moose Jaw, Sask.....	1,000 00	200 00
Edward P. Elsom.....	Moose Jaw, Sask.....	2,000 00	400 00
John Baumgart.....	Moose Jaw, Sask.....	500 00	
Arthur R. Oakes.....	Moose Jaw, Sask.....	500 00	100 00
Jos. Annable.....	Moose Jaw, Sask.....	1,000 00	
John Baird.....	Cumberland, B. C.....	2,400 00	480 00
Daniel Waldron.....	Cumberland, B. C.....	1,000 00	200 00
Clark Russell.....	Cumberland, B. C.....	1,000 00	200 00
Mrs. Margaret S. Maybee.....	Moose Jaw, Sask.....	1,000 00	200 00
James Pascoe.....	Moose Jaw, Sask.....	2,500 00	500 00
Noble Advertising Agency.....	Vancouver, B. C.....	1,000 00	200 00
Chas. Wm. Elderkin.....	Vancouver, B. C.....	2,500 00	2,500 00
John C. Briggs.....	Cumberland, B. C.....	1,000 00	200 00
Mrs. Mary Nash.....	Cumberland, B. C.....	2,000 00	400 00
Wm. and Mary Beveridge.....	Cumberland, B. C.....	1,000 00	200 00
Robt. J. Sceli.....	Moose Jaw, Sask.....	1,000 00	200 00
Mrs. Annie E. Sceli.....	Moose Jaw, Sask.....	500 00	100 00
Wm. Simington.....	Moose Jaw, Sask.....	1,000 00	200 00
John Porter.....	Moose Jaw, Sask.....	1,000 00	200 00
R. L. Slater.....	Moose Jaw, Sask.....	1,000 00	200 00
Ambrose H. Prosser.....	Moose Jaw, Sask.....	3,000 00	600 00
Mrs. Martha Turner.....	Nanaimo, B. C.....	2,000 00	400 00
Mrs. Ida C. Hale.....	Moose Jaw, Sask.....	1,000 00	200 00
Albert K. Ellis.....	Moose Jaw, Sask.....	2,000 00	
Malcolm McGillivray.....	Moose Jaw, Sask.....	2,500 00	500 00
Geo. H. Ross.....	Moose Jaw, Sask.....	3,000 00	600 00
Geo. E. Clemenshaw.....	Caron, Sask.....	1,000 00	200 00
James Glen.....	Drinkwater, Sask.....	1,000 00	200 00
John M. Newberry.....	Moose Jaw, Sask.....	2,000 00	
Alfred H. Woolliams.....	Moose Jaw, Sask.....	1,000 00	200 00
Dr. Wm. A. Robertson.....	Moose Jaw, Sask.....	1,000 00	200 00
Asa Willsie.....	Moose Jaw, Sask.....	500 00	100 00
Mrs. Ellen M. Allen.....	Vancouver, B. C.....	2,000 00	400 00
Albert C. Elderkin.....	Parrsboro, N. S.....	14,500 00	14,500 00
Geo. F. Bosomworth.....	Oxbow, Sask.....	500 00	100 00
Mrs. Alemlia S. Kennedy.....	Moose Jaw, Sask.....	2,000 00	400 00



3 GEORGE V., A. 1913

## THE HUDSON BAY INSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Mrs. Mary A. E Duff.....	Drinkwater, Sask.....	500 00	100 00
Frank Monaco.....	Cumberland, B.C.....	1,000 00	.....
John W. Frame.....	Cumberland, B. C.....	500 00	100 00
Robt. Somerville.....	Cumberland, B.C.....	1,000 00	70 00
Wm. Langrish.....	Oxbow, Sask.....	600 00	120 00
Hon. Thos W. Patterson.....	Victoria, B.C.....	5,000 00	1,000 00
James Walker.....	Cumberland, B.C.....	3,500 00	700 00
Aaron Gonnason.....	Victoria, B.C.....	5,000 00	1,000 00
Jacob W. Hostetter.....	Gainsboro, Sask.....	600 00	120 00
Jno. E. A. Burdett.....	Winnipeg, Man.....	2,500 00	500 00
Edward J. Mancer.....	Middlechurch, Man.....	1,000 00	200 00
Wm. W. Burdette.....	Winnipeg, Man.....	2,500 00	500 00
Edward Burdette.....	Winnipeg, Man.....	2,500 00	500 00
Stanley W. Burdette.....	Winnipeg, Man.....	2,500 00	500 00
Wm. Geo. Bower.....	Winnipeg, Man.....	100 00	20 00
Geo. H. Henderson.....	Winnipeg, Man.....	500 00	100 00
Wm. Robertson.....	Winnipeg, Man.....	200 00	40 00
Arthur Dennis.....	Rapid City, Man.....	200 00	40 00
Miss Ursula Schofield.....	Winnipeg, Man.....	600 00	120 00
Chas. Howard.....	Rivers, Man.....	100 00	.....
Mrs. H. Yewdall.....	Winnipeg, Man.....	800 00	160 00
Moses Finklestein.....	Winnipeg, Man.....	200 00	40 00
Frank Roots.....	Youngstown, Alta.....	200 00	40 00
Edw. L. Colling.....	Moose Jaw, Sask.....	2,000 00	400 00
E. J. D. Jones.....	Alameda, Sask.....	400 00	80 00
Howard S. Powell.....	Winnipeg, Man.....	100 00	20 00
R. J. Frampton.....	Biggar, Sask.....	100 00	20 00
Sydney J. Wainwright.....	Winnipeg, Man.....	100 00	20 00
John McGuire.....	Grand Forks, N.D.....	200 00	40 00
Thos. C. Taylor.....	Winnipeg, Man.....	600 00	120 00
Miss E. Taylor.....	Winnipeg, Man.....	400 00	80 00
W. Farnsworth.....	Winnipeg, Man.....	600 00	.....
Geo. E. Treney.....	Vancouver, B.C.....	5,000 00	1,000 00
Christopher Spencer.....	Vancouver, B.C.....	1,000 00	200 00
Totals.....		\$882,500 00	\$185,930 00



SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY  
OF CANADA.

## LIST OF DIRECTORS—(As at January 14, 1913.)

E. W. Cox, President; Noel Marshall, Vice-President; Hon. Geo. A. Cox, Hon. F. T. Frost, R. Bickerdike, M. P., Elias Rogers, S. Burrows, G. A. Morrow, Sir Wm. Whyte, H. C. Cox, W. D. Robb, P. G. Goldsmith, M.D., D. B. Hanna.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Cox, Hon. G. A.	Toronto, Ont.	175,000 00	35,000 00.
Cox, H. C.	"	65,000 00	13,000 00
Cox, E. W.	"	100,000 00	20,000 00
Cox, F. G. (estate)	"	55,000 00	1,000 00
Davis, A. L. (estate)	"	100,000 00	32,000 00
Goldsmith, Dr. P. G.	"	25,000 00	5,000 00
Hodgens, W. S.	"	15,000 00	3,000 00
Morrow, G. A.	"	55,000 00	11,000 00
Marshall, Noel	"	25,000 00	5,000 00
Rogers, Elias	"	10,000 00	2,000 00
Willans, E.	"	50,000 00	10,000 00
Wood, E. R.	"	100,000 00	20,000 00
Central Canada Loan and Savings Co.	"	10,000 00	2,000 00
Whyte, Sir William	Winnipeg, Man.	10,000 00	2,000 00
Bickerdike, R.	Montreal, Que.	10,000 00	2,000 00
Burrows, S.	Belleville, Ont.	10,000 00	2,000 00
Corby, H.	"	10,000 00	2,000 00
Frost, Hon. F. T.	Smith's Falls, Ont.	10,000 00	2,000 00
Morrow, G. W.	Peterboro, Ont.	40,000 00	8,000 00
Robb, W. D.	Montreal, Que.	5,000 00	1,000 00
Kenny, J. J. Estate	San Francisco, Cal.	50,000 00	10,000 00
Hanna, D. B.	Toronto, Ont.	10,000 00	2,000 00
Totals		\$1,000,000 00	\$ 200,000 00

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at Feb. 26, 1913.)

J. Gardner Thompson, President; J. W. Binnie, Vice-President, A. G. Dent; J. C. Rimmer; Sir Alexander Lacoste; M. Chevalier; W. Molson Macpherson; Thos. J. Drummond; John Emo.

## LIST OF SHAREHOLDERS—(At at Dec. 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Liverpool & London & Globe Insurance Company Limited	Liverpool, England	477,500	95,500
A. G. Dent	"	2,500	500
J. C. Rimmer	"	2,500	500
J. Gardner Thompson	Montreal, Que.	2,500	500
Sir Alexander Lacoste	"	2,500	500
M. Chevalier	"	2,500	500
W. M. Macpherson	"	2,500	500
T. J. Drummond	"	2,500	500
John Emo	"	2,500	500
J. W. Binnie	"	2,500	500
		\$ 500,000	\$ 100,000

3 GEORGE V., A. 1913

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at February 28, 1913.)

Alfred Wright, Pres., Thomas F. Dobbin, Geo. C. Howie, A. E. Blogg, Alex. MacLean.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Wright, Alfred.....	Toronto.....	2,000	1,600
Dobbin, Thomas F.....	Montreal.....	2,000	1,600
Blogg, A. E.....	Toronto.....	2,000	1,600
Howie, Geo. C.....	Toronto.....	2,000	1,600
MacLean, Alex.....	Toronto.....	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd..	Liverpool, Eng.....	490,000	392,000
	Totals.....	\$ 500,000	\$ 400,000

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at March 1, 1913.)

A. H. C. Carson, President; F. D. Williams, Vice-President; Hon. C. H. Campbell; W. T. Whitehead; T. P. Birchall; Sir Samuel Faire; Harry Wrightson; Oscar Gray; G. H. Williams; F. D. Williams.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Matthews, Wrightson & Co., Can. Ltd.....	Montreal.....	910	\$ 91,000 00	15,925 00
W. T. Whitehead.....	".....	10	1,000 00	175 00
A. H. C. Carson.....	".....	10	1,000 00	175 00
F. D. Williams.....	Toronto.....	10	1,000 00	175 00
Oscar Gray.....	London, Eng.....	10	1,000 00	175 00
T. P. Birchall.....	Montreal.....	10	1,000 00	175 00
Hon. Colin H. Campbell.....	Winnipeg.....	10	1,000 00	175 00
Harry Wrightson.....	London, Eng.....	10	1,000 00	175 00
Sir Samuel Faire.....	Leicester, Eng.....	10	1,000 00	175 00
G. H. Williams.....	Winnipeg.....	10	1,000 00	175 00
	Totals.....	1,000	\$ 100,000 00	\$ 17,500 00

SESSIONAL PAPER No. 8

## THE MERCANTILE FIRE INSURANCE COMPANY

## LIST OF DIRECTORS—(As at February 26, 1913).

W. A. Sims, President; Alfred Wright, Secretary; A. E. Blogg, Arthur W. Blake, T.F. Dobbin, Alex. McLean.

## LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Sims, W. A.....	Bushey, Hercs, Eng.....	2,000	400
Wright, Alfred.....	Toronto.....	2,000	400
Blogg, A. E.....	".....	2,000	400
Howie, Geo. C.....	".....	2,000	400
Dobbin, T. F.....	Montreal.....	2,000	400
Blake, Arthur W.....	Winnipeg, Man.....	2,000	400
London and Lancashire Fire Insurance Co.....	Liverpool, Eng.....	238,000	47,600
	Totals.....	\$ 250,000	\$ 50,000

## MONTREAL-CANADA FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at February 26, 1913.)

L. A. Lavallée, President; A. Champagne, Vice-President; H. H. Beck, E. E. A. DuVernet, George P. Reid, F. C. Larivière, Noe Leclaire, W. P. Carter, J. W. Rutherford.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Amiot, O.	Outremont	38	380	190
Beck, H. H.	Toronto, Ont.	1,000	10,000	5,000
Boivin, H.	Montreal	20	200	100
Barette Sucer, M.	"	73	730	365
Beausejour, J. E.	"	8	80	40
Beauvis, Dame C.	Maissenville, Que.	9	90	45
Beauchemin, L. J.	Montreal	20	200	100
Boucher, J. N.	"	34	340	170
Boivin, Jos. G.	"	19	190	95
Boivin, Marie Louise.	"	38	380	190
Carter, W. P.	"	1,000	10,000	5,000
Champagne, A.	"	87	870	435
Champagne, A., in trust.	"	800	8,000	4,000
Couillard, Dame Vve. E.	"	6	60	30
Campbell, B.	"	26	260	130
Constantineau, G.	"	20	200	100
Cherier, C. S. Suen.	"	143	1,430	715
Cumberland, C. R.	Toronto, Ont.	1,000	10,000	5,000
DeBellefeuille, E. L.	Montreal	4	40	20
Desjardins, L. H.	Terrebonne	29	290	145
Decury, A.	Montreal	13	130	65
Dountre, Jetson Spouse, Suen.	"	15	150	75
Dupras, M. A.	"	18	180	90
Desrosurs, B.	Ville St. Pierre	6	60	30
Deschene, T.	Montreal	5	50	25
Dionne, A.	"	71	710	355
Destrois-Maisons R.	"	14	140	70
DuVernet, E. E. A.	Toronto, Ont.	1,000	10,000	5,000
Davidson, G. A.	Winnipeg	1,000	10,000	5,000
Finan, T. F.	Toronto	1,000	10,000	5,000
Gauthier, T.	Montreal	43	430	215
Gratton, C., Estate.	"	40	400	200
Giroux, Dame N.	"	4	40	20
Girard, J.	"	13	130	65
Girard, Dame J.	"	13	130	65
Heighington, A. C.	Toronto	1,000	10,000	5,000
Julien, L.	Montreal	60	600	300
Kolber, Dame S.	"	10	100	50
Leduc, E.	"	77	770	385
Leclaire, Noe.	"	50	500	250
Larivière, F. C.	"	70	700	350
Larivière, E.	"	100	1,000	500
Labrique, J. O.	"	25	250	125
Lambert, A.	"	7	70	35
Lamer, Dame J. E.	"	19	190	95
Larivière Incorporated.	"	37	370	185
Lalonde, N.	"	50	500	250
Laberge, L. M. D.	"	80	800	400
Lapierre, Dame A.	"	68	680	340
Lamy, Hercule.	"	55	550	275
Lamer, J. E.	"	25	250	125
Laviolette, D. J.	"	96	960	480
Laurier, Dame A.	"	9	90	45

## SESSIONAL PAPER No. 8

## MONTREAL-CANADA FIRE INSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Laurier, C. H.....	".....	117	1,170	585
Larose, A.....	".....	9	90	45
Labrique, Delle A.....	".....	9	90	45
Lamoix, C.....	".....	7	70	35
Lavallée, L. A. in trust.....	Montreal, Que.....	1,000	10,000	5,000
Leblanc, H. J.....	".....	4	40	20
Laporte, J. E.....	Maisonville, Que.....	9	90	45
Mousseau, J. G.....	Montreal.....	3	30	15
Major, E.....	".....	5	50	25
Mathew, Wm. F. H.....	".....	125	1,250	625
O'Neill, T. J.....	".....	36	360	180
Poirier, L.....	".....	2	20	10
Payette, L.....	".....	14	140	70
Perras, J.....	".....	13	130	65
Paquette, A.....	".....	32	320	160
Papineau, J. A.....	".....	469	4,690	2,345
Papineau, J. C. Gustave.....	".....	125	1,250	625
Papineau, E. Leopold.....	Outremont, Que.....	125	1,250	625
Papineau, Evelyne.....	Montreal.....	125	1,250	625
Papineau, Berthe.....	".....	125	1,250	625
Papineau, Godfroy.....	".....	125	1,250	625
Papineau, Louis J.....	Valleyfield, Que.....	125	1,250	625
Papineau, J. A. Aimé.....	Montreal.....	125	1,250	625
Quintal, Dame J.....	".....	22	220	110
Roy, H. N., Succn.....	".....	5	50	25
Racette & Freres.....	".....	201	2,010	1,005
Robert, E.....	".....	24	240	120
Rutherford, J. W., in trust.....	Toronto.....	583	5,830	2,915
Reid, Geo. P.....	".....	1,000	10,000	5,000
St. Aubin, C.....	Montreal.....	6	60	30
St. Denis, A. J. H.....	".....	340	3,400	1,700
St. Jean, T.....	".....	22	220	110
Simpson, C. M.....	Winnipeg.....	1,000	10,000	5,000
Tessier, A. L.....	Montre ".....	35	350	175
Zappa, J. B.....	".....	45	450	225
Totals.....		15,479	\$ 154,790	\$ 77,395

3 GEORGE V., A. 1913

## THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at 25th February, 1913.)

Hon. H. B. Rainville, President; Hon. Senator J. M. Wilson, Vice-President; Neuville Belleau, Hon. J. L. Decarie, H. A. Ekers, Sir Lomer Gouin, Hon. J. A. Ouimet, Louis Payette, Hon. L. P. Pelletier, K.C.

## LIST OF SHAREHOLDERS—(As at 31st December, 1912.)

Name.	Address.	Amount subscribed and fully paid up.
		\$
Archer, Hon. C.	Montreal	2,500
Beaubien, L. G. & Co.	"	300
Beauchemin, L. J. O.	"	500
Beaudet, G.	Victoriaville	140
Beckit, O. G.	Montreal	1,000
Belleau, N.	Quebec	1,500
Berger, Succ'n. C.	Montreal	500
Berthiaume, O. F.	"	250
Blondeau, J. A.	"	750
Boisvert, J. H.	Quebec	170
Boucher, A.	Joliette	1,000
Boulet, J. B.	"	1,000
Boulet, Dr. R.	"	2,000
Brassard, A. R.	Montreal	850
Brunet, R.	"	2,000
Cantin, F.	"	100
Carmel, A.	"	40
Cardinal, Succ'n. J. T.	"	500
Caron, Rev'd. J. B.	St. Maurice	1,000
Chalifoux, J. H.	Montreal	1,000
Chaput, C.	"	1,000
Charland, A.	"	400
Clement, J. E.	"	44,280
Clement, J. E., in trust	"	300
Clement, J. E., in trust	"	100
Clement, J. E., in trust	"	100
Clement, J. E., in trust	"	100
Clement, J. E., in trust	"	100
Clement, J. E., Succ'n. Sr.	"	250
Clement, J. E. Mrs.	"	350
Clement, J. F.	Waterloo	500
Cloutier, P. Z.	St. Benoit	100
Contant, E. Miss.	Montreal	400
Copping, W.	Joliette	1,000
D'Argencourt, L. O.	Montreal	1,000
Decarie, Hon. J. L.	"	12,600
Dubuc, A.	"	100
Dufour, J.	St. Moise	100
Ekers, H. A.	Montreal	3,750
Ethier, J.	"	1,000
Fiset, J. B. R.	Rimouski	500
Fournier, J. E.	Montreal	250
Forget, Sir. R.	"	17,500
Gabias, M.	"	1,050
Garipey, H.	"	200
Garnier, C.	Garnier, P.Q.	50
Granger, J. F.	Montreal	500
Gouin, Sir Lomer	Quebec	1,750
Grothe, L. O.	Montreal	1,000
Ialonde, A.	"	100
Lariviere, E.	"	3,000
Lemay, H.	"	500
Larue, L.	"	500
Larue, J. L.	"	100
Lauzon, E. Miss.	St. Louis, Kent, N.B.	500

## SESSIONAL PAPER No. 8

## MOUNT ROYAL ASSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	Amount subscribed and fully paid up.
		\$
Lavallee, L. A.	Montreal	1,000
Lemieux, J. H.	"	250
Lemieux, Hon. R.	Ottawa, Ont.	2,000
Le Seminaire de Montreal	Montreal	6,850
Lesperance, A. P.	"	500
Letendre, J. B.	"	100
Letourneau, O. H.	"	750
Mageau, J.	"	500
Mathieu, J. P. B., Succ'n.	"	340
Maurault, Mde. L. D.	L'Assomption.	4,000
Macdonald, J. R.	Montreal	250
McKergow, J.	"	250
McNally, Mrs. Annie.	"	2,750
Normandin, A.	"	2,000
Normandin, J.	"	500
Ouimet, Hon. J. A.	"	3,000
Paterson, Succ'n. J. W.	"	500
Payette, L.	"	5,750
Pelletier, Hon. L. P.	Ottawa, Ont.	1,750
Phelan, F. E.	Montreal	100
Philps, A.	Huntingdon.	200
Plouffe, H.	Montreal	300
Prefontaine, T.	"	500
Prevost, E.	"	110
Rainville, Mad. E. A.	"	4,520
Rainville, Hon. H. B.	"	61,850
Rainville, Hon. H. B., in trust.	"	10,000
Rougier, P. V.	"	100
Rouleau, A.	"	250
Roy, Mrs. C.	L'Assomption.	500
Santoire, A. T. Z.	St. Chrysostome.	500
Savard, Mrs. J. A.	Montreal	50
Simard, A.	"	800
St. Germain, F.	"	200
Thibaudeau, A.	"	100
Toohy, J.	"	250
Tourville, R.	"	1,000
Tremblay, W.	"	100
Trenholme, W. H.	"	100
Trudel, J. D.	"	250
Vaillancourt, J. A.	"	1,000
Villeneuve, Mad. J. B.	"	500
Villeneuve, L.	"	200
Walsh, D. R.	"	250
Ward, J.	"	200
Warren, J. L.	"	1,000
Wilson, Hon. J. M.	"	20,000
	Total	\$ 250,000

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## THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 25, 1913.)

Donald McDonald, President; Allan J. Adamson, Vice-President; F. W. Leistikow; F. W. Drewry, J. A. McDonald; Colin Inkster; W. G. Livingston, D. L. Mather; Arthur Stewart; F. E. Kenaston; John Leslie; John R. Persse; J. W. Bettes; H. W. Hutchinson; N. Gardner Boggs; Sir R. P. Roblin  
J. D. McArthur; J. A. Thompson; A. C. Bulling.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			\$	\$
Adamson, Allan J. in trust.....	Winnipeg, Man.....	430	43,000 00	10 836, 00
Adamson, J. E.....	".....	25	2,500 00	750 00
Adamson, Allan B.....	".....	10	1,000 00	252 00
Adamson, Long & McDonald.....	".....	638	63,800 00	15,328 00
Adamson, Mrs. Mary, wife of J. E.....	".....	11	1,100 00	330 00
Allan, Jas. A.....	Regina, Sask.....	10	1,000 00	300 00
Appleton, John.....	Toronto, Ont.....	5	500 00	150 00
Axford, Annie M.....	Belmont, Man.....	3	300 00	90 00
Adair, Thos.....	Treher, Man.....	12½	1,250 00	375 00
Ashley, W. W.....	Saskatoon, Sask.....	13	1,300 00	390 00
Atkinson, Chas' L.....	Wawanesa, Man.....	10	1,000 00	300 00
Alpine, Jno, C.....	Joliet, Ill.....	5	500 00	150 00
Adair, John.....	Treher, Man.....	5	500 00	150 00
Agnew, Thos. J.....	Prince Albert, Sask.....	13	1,300 00	390 00
Armitage, Robt. W.....	Roland, Man.....	13	1,300 00	390 00
Argue, W. P.....	Vancouver, B.C.....	2½	250 00	75 00
Bell, W. J.....	Saskatoon, Sask.....	100	10,000 00	3,000 00
Bain, Alex.....	Winnipeg, Man.....	25	2,500 00	750 00
Bashford, W. B.....	Rosthern, Sask.....	100	10,000 00	2,400 00
Bettes, J. W.....	Winnipeg, Man.....	50	5,000 00	1,500 00
Bell, Mrs. Elizabeth.....	Winnipeg, Man.....	100	10,000 00	3,453 95
Boggs, N. G.....	Saskatoon, Sask.....	50	5,000 00	1,500 00
Brock, Jeffrey, H.....	Winnipeg, Man.....	4	400 00	120 00
Breton, Mrs. N.....	Letillier, Man.....	1	100 00	30 00
Bulman, W. J.....	Winnipeg, Man.....	5	500 00	150 00
Beattie, Jno. A.....	Miami, Man.....	2½	250 00	75 00
Bray, G. H.....	Morden, Man.....	5	500 00	150 00
Bond, Amos.....	Roland, Man.....	2½	250 00	75 00
Brooks, J. E.....	Calgary, Alta.....	2½	250 00	75 00
Bristol, J. W.....	Victoria, B. C.....	25	2,500 00	750 00
Bowman, Isaac.....	Miami, Man.....	5	500 00	150 00
Baker, A. H.....	Rosebank, Man.....	12½	1,250 00	375 00
Black, J. H.....	Morden, Man.....	5	500 00	150 00
Black, Jean E.....	Morden, Man.....	2½	250 00	175 00
Bjornstead, Julius.....	St. Paul, Minn.....	5	500 00	150 00
Brethor, R. W.....	Hamiota, Man.....	½	50 00	15 00
Bulling, A. C.....	Winnipeg, Man.....	12½	1,250 00	375 00
Cooper, Geo. W.....	Keremos, B. C.....	50	5,000 00	1,200 00
Conway, Michael.....	Winnipeg, Man.....	125	12,500 00	3,547 50
Coyle, D. F.....	".....	25	2,500 00	709 50
Chambers, Robt.....	Gretna, Man.....	20	2,000 00	600 00
Campbell, R. J.....	Boissevain, Man.....	2½	250 00	75 00
Crawford, W. E.....	Hartney, Man.....	10	1,000 00	300 00
Cannon, Chas.....	Belmont, Man.....	7½	750 00	225 00
Campbell, E. J.....	Carnduff, Sask.....	5	500 00	150 00
Castelle, Sophia A. H.....	Belmont, Man.....	5	500 00	150 00
Clinskill, Jas.....	Saskatoon, Sask.....	5	500 00	150 00
Couling, Pierce.....	Wawanesa, Man.....	5	500 00	150 00
Chubb, Benjamin.....	Saskatoon, Sask.....	12½	1,250 00	375 00
Carpenter, O. C.....	Sully, Iowa.....	12½	1,250 00	375 00
Coo, Geo. H.....	Fort William, Ont.....	5	500 00	150 00



## SESSIONAL PAPER No. 8

## NORTH EMPIRE FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			\$	\$
Cherry, Harry T.....	Winnipeg, Man.....	5	500 00	150 00
Carrothers, J.....	Methven, Man.....	12½	1,250 00	375 00
Cannon, Cyril.....	Belmont, Man.....	10	1,000 00	300 00
Cornwall, W. A.....	Claresholm, Alta.....	5	500 00	150 00
Chalmers, R. J.....	Manitou, Man.....	5	500 00	150 00
Christie, Jonas.....	Glenboro, Man.....	12½	1,250 00	375 00
Chisholm, Maud.....	Winnipeg, Man.....	2½	250 00	75 00
Cameron, Jno. A.....	Rathwell, Man.....	5	500 00	150 00
Campbell, A. A.....	Vancouver, B.C.....	2½	250 00	75 00
Campbell, L.....	".....	2½	250 00	75 00
Chambers, J. H.....	Winnipeg, Man.....	13	1,300 00	390 00
Est. Ayshford, Chadwick.....	Winnipeg, Man.....	1	100 00	30 00
Church, Elizabeth Jane.....	South Durham, P. Q.....	5	500 00	150 00
Carlin, Michael B.....	Victoria, B.C.....	15	1,500 00	450 00
Clarkson, Worrell.....	St. Paul, Minn.....	1	100 00	30 00
Drewry, F. W.....	Winnipeg, Man.....	30	3,000 00	900 00
Deans, Wm. J.....	Brandon, Man.....	13	1,300 00	390 00
Dundas, Henry.....	Miami, Man.....	7½	750 00	225 00
Deeds, Griffin, H.....	Chicago, Ill.....	10	1,000 00	300 00
Davidson, Gilbert E.....	Manitou, Man.....	5	500 00	150 00
Duncan, James.....	Glenboro, Man.....	5	500 00	150 00
Dingle, Geo. S.....	Calgary, Alta.....	5	500 00	150 00
Dingwall, D. R.....	Winnipeg, Man.....	2½	250 00	75 00
Deneve, Jas. D.....	St. Paul, Minn.....	5	500 00	150 00
Elliott, Jas. H.....	Carnduff, Sask.....	13	1,300 00	390 00
Elliott, James.....	Wawanesa, Man.....	25	2,500 00	750 00
Friesen, Jacob L.....	Gretna, Man.....	25	2,500 00	750 00
Friesen, P. J.....	Gretna, Man.....	25	2,500 00	750 00
Friesen, Jacob P.....	Gretna, Man.....	50	5,000 00	1,500 00
Fahcy, Joseph.....	Winnipeg, Man.....	50	5,000 00	1,410 00
Fitzpatrick, F. C.....	Margaret, Man.....	20	2,000 00	600 00
Foster, Carlyle M.....	Winnipeg, Man.....	10	1,000 00	300 00
Fellows, Arthur.....	Victoria B.C.....	5	500 00	150 00
Foulds, Wm. R.....	Carnduff, Sask.....	8	800 00	240 00
Fairbairn, Alex.....	".....	12½	1,250 00	375 00
Fairbairn, Geo.....	".....	12½	1,250 00	375 00
Foulds, Andrew H.....	".....	38	3,800 00	1,140 00
Fitz-Henry, W. D. T.....	Myrtle, Man.....	12½	1,250 00	375 00
Fleming, Edgar.....	Victoria, B.C.....	3	300 00	90 00
Fairfax, Wm. H.....	Holland, Man.....	7½	750 00	225 00
Frederickson, J. S.....	Glenboro, Man.....	5	500 00	150 00
Frank, Mrs. R. W.....	Minto, Man.....	5	500 00	150 00
Fargey, J. H.....	La Reviere, Man.....	4	50 00	15 00
Griffin, J. I.....	Weyburn, Sask.....	3	300 00	90 00
Gordon, Albert L.....	Regina, Sask.....	25	2,500 00	750 00
Garbutt, O. D.....	Crystal City, Man.....	1	100 00	30 00
Guthrie, Archibald.....	St. Paul, Minn.....	5	500 00	150 00
Gillespie, Jno. C.....	Winnipeg, Man.....	5	500 00	150 00
Grant, Geo. J.....	St. Paul, Minn.....	5	500 00	150 00
Green, Jos. E.....	Wawanesa, Man.....	2½	250 00	75 00
Holroyde, Edward.....	Winnipeg, Man.....	50	5,000 00	1,200 00
Heubach, Wolfe A.....	Punnichy, Sask.....	50	5,000 00	1,200 00
Hutchinson, H. W.....	Winnipeg, Man.....	100	10,000 00	2,520 00
Hay, Robt. T.....	".....	20	2,000 00	600 00
Hamilton, Wm. L.....	Passburg, Alta.....	50	5,000 00	1,500 00
Haverson, John H.....	Carman, Man.....	5	500 00	150 00
Hunter, Wm. H.....	Qu'Appelle, Sask.....	5	500 00	150 00
Higgins, A. F.....	Roland, Man.....	3	300 00	90 00
Halpenny, J.....	Winnipeg, Man.....	12½	1,250 00	375 00
Holditch, Constance M.....	".....	5	500 00	150 00
Hudson, Horace V.....	".....	2½	250 00	75 00
Hamilton, J. J.....	".....	3	300 00	90 00
Hughton, R. R.....	Belmont, Man.....	1	100 00	30 00
Hodgson, W. T.....	Roland, Man.....	38	3,800 00	1,140 00
Hanson, A. H.....	Saskatoon, Sask.....	25	2,500 00	750 00

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## THE NORTH EMPIRE FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Hedderley, Jno. H.	Grandview, Man.	5	500 00	150 00
Hafford, Chas. W.	Miami, Man.	2 $\frac{1}{2}$	250 00	75 00
Hodgson, Jas. H.	Myrtle, Man.	37 $\frac{1}{2}$	3,750 00	1,125 00
Huston, James.	Manitou, Man.	5	500 00	150 00
Herriot, Wm.	Souris, Man.	5	500 00	150 00
Hamilton, Janet.	Victoria, B. C.	12 $\frac{1}{2}$	1,250 00	375 00
Hall, James D.	Vancouver, B.C.	5	500 00	150 00
Hettle, John.	Fairfax, Man.	1	100 00	30 00
Harris, Henry.	Victoria, B.C.	3	300 00	90 00
Inkster, Colin.	Winnipeg, Man.	50	5,000 00	1,500 00
Jordan, William.	Winnipeg, Man.	100	10,000 00	3,000 00
Johnston, W. T.	Wawanesa, Man.	10	1,000 00	300 00
Jackson, Weymss.	Hisdale, Ill.	10	1,000 00	300 00
Jackson, Wm.	Holland, Man.	5	500 00	150 00
Johnson, R. E.	Minneapolis, Minn.	1 $\frac{1}{2}$	150 00	45 00
Johnson, Bros.	Minto, Man.	12 $\frac{1}{2}$	1,250 00	375 00
Jones, O. M.	Victoria, B.C.	25	2,500 00	750 00
Kenaston, F. E.	Minneapolis, Minn.	100	10,000 00	3,000 00
Kisby, R.	Estevan, Sask.	50	5,000 00	1,500 00
Kennedy, Finlay.	Regina, Sask.	3	300 00	90 00
Kenny, John.	Victoria, B.C.	8	800 00	240 00
Kerr, Ezra McS.	Crystal City, Man.	2 $\frac{1}{2}$	250 00	75 00
Kirk, Mrs. Mary E.	Myrtle, Man.	12 $\frac{1}{2}$	1,250 00	375 00
Koranty, E. A.	Minneapolis, Minn.	5	500 00	150 00
Kempton, Sarah M. G.	Verden, Man.	2 $\frac{1}{2}$	250 00	75 00
Kane, Paul.	Rathwell, Man.	5	500 00	150 00
Kirk, Thos. Wm.	Myrtle, Man.	23 $\frac{1}{2}$	2,350 00	705 00
Kelley, W. C.	West Summerland, B.C.	50	5,000 00	1,260 00
Long, Michael.	Winnipeg, Man.	115 $\frac{1}{2}$	11,550 00	3,456 90
Lamont, Hon. J. H.	Regina, Sask.	50	5,000 00	1,500 00
Livingston, W. G.	Winnipeg, Man.	80	8,000 00	2,016 00
Livingston, Miss M. A.	Winnipeg, Man.	80	8,000 00	2,016 00
Long, William.	"	20	2,000 00	680 00
Long, Wm. S.	"	10	1,000 00	340 00
Laughlin, Jno B.	Hartright, Man.	2 $\frac{1}{2}$	250 00	75 00
Livingston, Peter.	Morden, Man.	3	300 00	90 00
Langton, Robert.	Roland, Man.	3	300 00	90 00
Limback, Jos. A.	Chicago, Ill.	13	1,300 00	390 00
Lackhard, Wm. T.	Carnduff, Sask.	13	1,300 00	390 00
Lloyd, M. T. L.	Winnipeg, Man.	5	500 00	150 00
Leslie, Fredk. G.	St. Paul, Minn.	1	100 00	30 00
Law, Wm. M.	Prince Rupert, B.C.	5	500 00	150 00
Leistikow, F. W.	Winnipeg, Man.	200	20,000 00	6,000 00
Leslie, John.	"	5	500 00	150 00
Mather, D. L.	"	250	25,000 00	8,250 00
Matheson, Duncan.	Inverness, Scotland	20	2,000 00	600 00
Mitchell, Millyard.	Duck Lake, Sask.	5	500 00	150 00
Miller, P. H.	Morden, Man.	5	500 00	150 00
Moffet, Frank B.	Weyburn, Sask.	5	500 00	150 00
Mara, Jno. A.	Victoria, B.C.	50	5,000 00	1,500 00
Martin, Jas. E.	Ft. William, Ont.	25	2,500 00	750 00
Morley, W. D. E.	Winnipeg, Man.	5	500 00	150 00
McDonald, Donald H.	"	250	25,000 00	7,500 00
McCrancey, Geo. E.	Rosthern, Sask.	50	5,000 00	1,500 00
McKenty, F. E. D.	Winnipeg, Man.	50	5,000 00	1,419 00
McDonald, D. O.	"	10	1,000 00	300 00
McKenty, Jas.	"	50	5,000 00	1,500 00
McArthur, Jno. D.	"	250	25,000 00	7,500 00
McKenzie, Nathaniel M. W. J.	North Bay, Ont.	10	1,000 00	300 00
McDonald, Jno. A.	Fort Qu'Appelle, Sask.	50	5,000 00	1,500 00
McIntyre, D. R.	Belmont, Man.	5	500 00	150 00
McNeil, Fredk. M.	Coronation, Alta.	12 $\frac{1}{2}$	1,250 00	375 00
McGregor, James.	Clearwater, Man.	5	500 00	150 00
McCullough, C. C.	Ft. William, Ont.	5	500 00	150 00
McLachlan, R. D.	Stockton, Man.	25	2,500 00	750 00

## SESSIONAL PAPER No. 8

## THE NORTH EMPIRE FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
McTavish, Sara.....	Minton, Man.....	1	100 00	30 00
McKnight, Geo.....	Glenboro, Man.....	10	1,000 00	300 00
McLeod, D. M.....	Moose Jaw, Sask.....	1	100 00	30 00
McMillan, Donald.....	Neepawa, Man.....	5	500 00	150 00
MacIntyre, L. C.....	Winnipeg, Man.....	5	500 00	150 00
McCullough, Wm. I.....	Cartwright, Man.....	1	100 00	30 00
McGill, David.....	Holland, Man.....	5	500 00	150 00
McCuaig, Daniel W.....	Winnipeg, Man.....	2	200 00	60 00
McCutcheon, Jno. A.....	Glenboro, Man.....	10	1,000 00	300 00
McGillivray, Chas. D.....	Nather, Man.....	14	1,400 00	420 00
Newth, Reginald.....	Lipton, Sask.....	10	1,000 00	300 00
Newport, Reece M., Jr.....	St. Paul, Minn.....	1	100 00	30 00
Newton, Walter S.....	Calgary, Alta.....	2	200 00	60 00
Oxendale, James.....	Victoria, B.C.....	3	300 00	90 00
Orchard, J. G.....	Chicago, Ill.....	3	300 00	90 00
Phillips, Lester H.....	Cartwright, Man.....	2½	250 00	75 00
Park, Jos.....	Rosebank, Man.....	5	500 00	150 00
Phillips, Alex..... Est.	Roland, Man.....	12½	1,250 00	375 00
Pool, Harry R.....	Belmont, Man.....	10	1,000 00	300 00
Pfemmer, Andrew H.....	Myrtle, Man.....	12½	1,250 00	375 00
Phillips, James.....	Roland, Man.....	2½	250 00	75 00
Platz, Paul P.....	Chicago, Ill.....	1	100 00	30 00
Pemberton, F. B.....	Victoria, B.C.....	50	5,000 00	1,500 00
Parker, Wm. A.....	Manitou, Man.....	10	1,000 00	300 00
Price, Harry S.....	Winnipeg, Man.....	2½	250 00	75 00
Persse, Jno. B.....	".....	12½	1,250 00	375 00
Riordan, John.....	".....	50	5,000 00	1,260 00
Roblin, Sir R. P.....	".....	50	5,000 00	1,419 00
Roberts, Henry L.....	Grimsby, Ont.....	50	5,000 00	1,500 00
Ross, James I.....	Saskatoon, Sask.....	5	500 00	150 00
Rand, F. W.....	Winnipeg, Man.....	5	500 00	141 00
Robertson, Thos. S.....	Holland, Man.....	25	2,500 00	750 00
Roberts, Thos.....	Treherne, Man.....	5	500 00	150 00
Ross, George.....	Roland, Man.....	13	1,300 00	390 00
Roberts, Edward.....	Treherne, Man.....	5	500 00	150 00
Riddall, Alex.....	Burnside, Man.....	2	200 00	60 00
Ross, Wm. F.....	Holland, Man.....	5	500 00	150 00
Rixon, Herbert L.....	".....	5	500 00	150 00
Richardson, Robt. D.....	Winnipeg, Man.....	13	1,300 00	390 00
Ross, Wm. R.....	Holland, Man.....	5	500 00	150 00
Reid, Jno. Wm.....	Hartney, Man.....	1	100 00	30 00
Robinson, James.....	Boissevain, Man.....	2½	250 00	75 00
Rawson, W. J.....	Brandon, Man.....	5	500 00	150 00
Rankin, Geo & Sons.....	Oakner, Man.....	3	300 00	90 00
Ryan, Thos.....	Winnipeg, Man.....	5	500 00	150 00
Stewart, Arthur.....	".....	25	2,500 00	750 00
Stirk, Harry F.....	Moose Jaw, Sask.....	30	3,000 00	900 00
Speight, Miss Augusta.....	Winnipeg, Man.....	100	10,000 00	3,000 00
Smith, P. A.....	Ft. Frances, Ont.....	20	2,000 00	600 00
Sullivan, Mrs. Sara A.....	Winnipeg, Man.....	25	2,500 00	750 00
Story, Richard.....	Franklin, Man.....	1	100 00	30 00
Stoker, D. E.....	Chicago, Ill.....	5	500 00	150 00
Steel, Jennie.....	Ninga, Man.....	7½	750 00	225 00
Snider, A. W.....	Wawanesa, Man.....	25	2,500 00	750 00
Squire, Mrs. C.....	Clearwater, Man.....	1	100 00	30 00
Scott, Robert R.....	Winnipeg, Man.....	5	500 00	150 00
Stewart, Alex.....	Holland, Man.....	27½	2,750 00	825 00
Smith, Alfred.....	".....	17½	1,750 00	525 00
Stachan, Robert.....	Ft. William, Ont.....	7½	750 00	225 00
Stewart, James.....	Holland, Man.....	32½	3,250 00	975 00
Seagrell, Ernest B.....	Joliet, Ill.....	5	500 00	150 00
Sloane, Mrs. Loretta.....	Fernie, B.C.....	2½	250 00	75 00
Sloane, J. R. in trust.....	".....	2½	250 00	75 00
Shannon, Jno. P.....	Neepawa, Man.....	5	500 00	150 00
Scott, Henry.....	West Summerland, B.C.....	10	1,000 00	300 00

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## THE NORTH EMPIRE FIRE INSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Sparks, Francis F.	Vancouver, B.C.	6	600 00	180 00
Scarrow, Wellington	Rathwell, Man.	2½	250 00	75 00
Smith, William	New York, N.Y.	5	500 00	150 00
Scarrow, Robert	Vancouver, B.C.	2½	250 00	75 00
Simpson, R. M.	Winnipeg, Man.	12½	1,250 00	375 00
Seaborn, W. E.	"	25	2,500 00	750 00
Turriff, Jno. G.	Regina, Sask.	50	5,000 00	1,500 00
Thompson, Jno. A.	Winnipeg, Man.	50	5,000 00	1,500 00
Thompson, W. M.	Ft. Qu'Appelle, Sask.	10	1,000 00	300 00
Turriff, Miss Lilly	Winnipeg, Man.	100	10,000 00	3,400 00
Turriff, Mrs. Catherine M.	Regina, Sask.	50	5,000 00	1,650 00
Turriff, Miss Edith O.	"	11	1,100 00	330 00
Turriff, J. G., in trust	Ottawa, Ont.	11	1,100 00	330 00
Turriff, J. G., in trust	"	11	1,100 00	330 00
Tweed, H. R.	Winnipeg, Man.	5	500 00	150 00
Tupper, Ranson	Chicago, Ill.	10	1,000 00	300 00
Thornton, Robt. S.	Deloraine, Man.	5	500 00	150 00
Tweed, Geo. F.	Winnipeg, Man.	5	500 00	150 00
Thomber, Bessie H.	Wawanesa, Man.	2½	250 00	75 00
Thomber, Ernest J.	"	5	500 00	150 00
Thomber, Hugh R.	"	2½	250 00	75 00
Thorburn, Chas. H.	Chicago, Ill.	2½	250 00	75 00
Thompson, Mrs. Ethel	Boissevain, Man.	2½	250 00	75 00
Traunweiser, Chas.	Calgary, Alta.	10	1,000 00	300 00
Tolton, Jno. E.	Oak Lake, Man.	2½	250 00	75 00
Turriff, Robt. S.	Regina, Sask.	4	400 00	120 00
Wilson, David	Ft. Qu'Appelle, Sask.	5	500 00	150 00
Willoughby, W. B.	Moose Jaw, Sask.	5	500 00	150 00
Whitmore, Geo. R.	Regina, Sask.	50	5,000 00	1,500 00
Wilkinson, Jos.	Roland, Man.	25	2,500 00	750 00
Wray, Annie R.	Omaha, Neb.	5	500 00	150 00
Welch, John	Roland, Man.	2½	250 00	75 00
Willoughby, W. B.	Moose Jaw, Sask.	1½	150 00	45 00
Wenman, Helen K.	Souris, Man.	5	500 00	150 00
Westbrook, S. G.	Belmont, Man.	2½	250 00	75 00
Wilson, Thos. I.	"	13	1,300 00	390 00
Winthrop, A. W.	Lyleton, Man.	5	500 00	150 00
Wardhaugh, Mark F.	Winnipeg, Man.	1	100 00	30 00
Wilson, Russell	Saskatoon, Sask.	5	500 00	150 00
Wilson, Mrs. Nancy	Rathwell, Man.	5	500 00	150 00
Wilson, Stanley	Rouleau, Sask.	2½	250 00	75 00
Willoughby, J. H. C.	Saskatoon, Sask.	25	2,500 00	750 00
Willson, Harry L.	Winnipeg, Man.	5	500 00	150 00
Wheelock, Webster	St. Paul, Minn.	5	500 00	150 00
Willcock, Will L.	Sully, Iowa	2½	250 00	75 00
Wessels, Henry F.	St. Paul, Minn.	5	500 00	150 00
West, George W.	Innisfail, Alta.	1½	150 00	45 00
Wilbur, Louise E.	Maitland, Ont.	7½	750 00	225 00
Webster, Henry	Victoria, B.C.	3	300 00	90 00
Willers, Thos.	Ellesborough	20	2,000 00	600 00
Young, Donald D.	Winnipeg, Man.	10	1,000 00	300 00
Young, John M.	Regina, Sask.	50	5,000 00	1,500 00
Young, David J.	Calgary, Alta.	5	500 00	150 00
Young, Peter A.	Crystal City, Man.	15	1,500 00	450 00
Youngman, Walter	Superior Junction, Ont.	3	300 00	90 00
Totals		6,819	\$681,900 00	\$196,687 85

SESSIONAL PAPER No. 8

## THE NORTH WEST FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at February 26, 1913.)

G. R. Crowe, President; D. E. Sprague, Vice-President; G. V. Hastings, G. F. Galt, J. S. Hough, Thos. Bruce.

LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Shares.	Amount paid in cash.
		\$
Thos. Bruce.....	15	600
G. R. Crowe.....	15	600
G. F. Galt.....	15	600
J. S. Hough.....	15	600
G. V. Hastings.....	15	600
D. E. Sprague.....	15	600
Union Assurance Society (Limited).....	2,410	96,400
Totals.....	2,500	\$ 100,000

## THE NOVA SCOTIA FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at February 25, 1913.)

Andrew MacKinlay, President; John R. Macleod, Vice-President; J. A. Chisholm, Frank Stanfield, W. J. Clayton, Obed E. Smith, F. M. Brown.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
MacKinlay, Andrew.....	Halifax, N.S.....	4,400	1,100 00
Chisholm, estate William.....	".....	10,000	2,500 00
Outhit, C. W.....	".....	5,000	1,250 00
DeWolf, J. E.....	".....	1,000	250 00
Shanks, W. A.....	".....	1,500	375 00
Thomson, J. T.....	".....	500	125 00
Holmes, Mrs. Isabella.....	".....	500	125 00
Wallis, Leander.....	".....	300	75 00
Courtney, T. F.....	".....	500	125 00
Smith, G. M.....	".....	1,250	312 50
Eastern Trust Co., extras.....	".....	1,000	250 00
Fraser, J. F.....	".....	500	125 00
Hopgood, Wm. J.....	".....	500	125 00
McInnes, Hector.....	".....	1,000	250 00
Mitchell, T.....	".....	1,000	250 00
Hunt, Dr. J. J.....	".....	500	125 00
Scriven, Jas. A.....	".....	500	125 00
Scriven, Wm. R.....	".....	500	125 00
Day, James W.....	St. John, N.B.....	1,000	250 00
Mitchell, Walter.....	Halifax, N.S.....	1,000	250 00
Mackintosh, J. C.....	".....	4,000	1,000 00
McCurdy, F. B. & Co.....	".....	202,950	50,737 50
Clayton, William J.....	".....	2,500	625 00
Colley, Ben W.....	".....	500	125 00
Baillie, Arthur C.....	".....	5,200	1,300 00
Buckley, Albert H.....	".....	2,650	662 50
Taylor, estate Bertha L.....	".....	500	125 00
MacGregor, estate Rev. D.....	Amherst, N.S.....	500	125 00
McCormick, Chas.....	Annapolis, N.S.....	500	125 00
McCormick, Edgar.....	".....	500	125 00
King, A. M.....	".....	500	125 00
Smith, Percy G.....	Bass River, N.S.....	750	187 50
Fraser, Duncan L.....	Bridgewater, N.S.....	1,000	250 00
Wilson, estate Thos. A.....	".....	1,000	250 00
Davison, Frank.....	".....	2,000	500 00
McKay, David.....	".....	1,000	250 00
Cashon, W. H.....	".....	1,500	375 00
Davison, A. F.....	".....	2,000	500 00
Elliot, C. Clifford.....	Tilley, Alta.....	1,000	250 00
Smith, Lady Sarah.....	Dorchester, N.B.....	200	50 00
Simmonds, James.....	Dartmouth, N.S.....	3,750	937 50
Sterns, L. & Son.....	".....	500	125 00
MacKay, Miss Isabella.....	Pictou, N.S.....	2,000	500 00
McKay, Dr. A. H.....	Dartmouth, N.S.....	500	125 00
McDonald, Hon. Wm.....	Glace Bay, N.S.....	1,750	437 50
Whitman, Rev. Geo. W.....	Pugwash, N.S.....	300	75 00
Pyke, John Geo.....	Liverpool, N.S.....	1,000	250 00
Farish, Dr. Henry G.....	".....	500	125 00
Young, estate J. Wm.....	Lunenburg, N.S.....	1,000	250 00
Kaulback, C. Edwin.....	".....	2,000	500 00
Rudolf, Mrs. Edna H.....	".....	1,000	250 00
Owen, Daniel M.....	".....	1,000	250 00
King, James W.....	".....	1,000	250 00
Smith, Freeman G.....	".....	500	125 00

## SESSIONAL PAPER No. 8

## THE NOVA SCOTIA FIRE INSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
Gates, Andreas Bohaker.....	Middleton, N.S.....	1,000	250 00
Jones, T. R.....	".....	1,000	250 00
Colp, estate W. E.....	Mahone Bay, N.S.....	1,000	250 00
Mader, C. U.....	".....	1,000	250 00
Mills, J. W.....	".....	1,000	250 00
Lithgow, Wm.....	New Glasgow, N.S.....	400	100 00
Dand, Raymond.....	".....	2,500	625 00
Miller, C. J., M.D.....	".....	2,500	625 00
McGregor, J. Heywood.....	".....	1,000	250 00
McNeil, W. P.....	".....	2,500	625 00
Ritchie, Henry.....	".....	1,000	250 00
Archibald, Blowers.....	North Sydney, N.S.....	2,000	500 00
McLean, Dr. John W.....	".....	1,250	312 50
Borden, Rt. Hon. R. L.....	Ottawa, Ont.....	2,500	625 00
Mitchell, Fred J.....	Old Bridgeport, N.S.....	2,500	625 00
Russell, James A.....	Ottawa, Ont.....	1,600	400 00
Smith, A. E.....	Oxford, N.S.....	1,000	250 00
Fraser, Mrs. Isabella.....	Pictou, N.S.....	500	125 00
Backman, J. E.....	Riverport, N.S.....	250	62 50
McDonald, Dr. W. H.....	Rose Bay, N.S.....	250	62 50
Richards, T. R.....	Little Bras d'or, N.S.....	500	125 00
University of Mount Allison.....	Sackville, N.B.....	1,300	325 00
McKinnon, A. A.....	Springhill, N.S.....	1,000	250 00
Haggreaves, C.....	".....	1,000	250 00
Lefurgy, J. E.....	Summerside, P.E.I.....	4,000	1,000 00
McCormick, John.....	Sydney Mines, C.B.....	500	125 00
Cummings & Rennie.....	Truro, N.S.....	1,000	250 00
Tremaine, Rufus A.....	".....	500	125 00
MacKenzie, estate Hugh.....	".....	500	125 00
Stanfield, Frank, M.P.P.....	".....	53,400	13,350 00
Bowers, Mrs. Cora.....	Westport, N.S.....	500	125 00
Dimock, J. Wesley.....	Windsor, N.S.....	500	125 00
Harvey, Dr. Frederick C.....	Wolfville, N.S.....	1,000	250 00
Thomson, estate George.....	".....	1,000	250 00
Smith, J. Elliott.....	".....	1,000	250 00
Starr, C. R. H.....	".....	250	62 50
Bowers, E. C.....	Westport, N.S.....	500	125 00
Cann, Charles W.....	Yarmouth, N.S.....	500	125 00
Eakins, R. S.....	".....	500	125 00
Godfrey, Chas. G.....	".....	500	125 00
Cann, H. Bradford.....	".....	500	125 00
Porter, Wm. Lloyd.....	".....	500	125 00
Bingay, Jacob.....	".....	2,000	500 00
Hart, Havelock McC.....	Halifax, N.S.....	1,000	250 00
Halifax School for the Blind.....	".....	450	112 50
Halifax Industrial School.....	".....	450	112 50
Chisholm, Jos. A.....	".....	2,500	625 00
Bowes, John.....	".....	1,000	250 00
Bethel, Harold F.....	".....	750	187 50
Miller, John A.....	England.....	500	125 00
MacKinlay, Chas. H.....	Halifax, N.S.....	1,000	250 00
Johnson, T. Harold.....	".....	250	62 50
Macleod, J. R.....	".....	2,500	625 00
Carton, Rev. W. John.....	Norwood, Man.....	600	150 00
Harrington, Dr. Meade P.....	Bridgewater, N.S.....	1,000	250 00
Curry, P. A.....	Amherst, N.S.....	5,000	1,250 00
Canada Corporations, Ltd.....	Halifax, N.S.....	1,000	250 00
C. W. Outhit—in trust:			
Lillian A.....		2,500	625 00
Gladys W.....		1,000	250 00
Nellie W.....		750	187 50
Wynne L.....		750	187 50
Hilda M.....		500	125 00
".....		5,500	1,375 00
Totals.....		\$ 403,200	\$ 100,800 00



3 GEORGE V., A. 1913

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

## LIST OF SHAREHOLDERS—(As at Feb. 24, 1913.)

Alex. Naismith, Pres.; R. M. Matheson, Vice-Pres.; A. F. Kempton, C. D. Kerr, A. F. Higgins, S. H. Henderson, J. M. Fraser, Wm. Dowling.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1913.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
Allison, Andrew.....	Roland, Man.....	1,500	600 00
Allison, John E.....	Wawanesa, Man.....	2,500	900 00
Allison, John E., in trust (Mary E.).....	".....	500	200 00
Allison, John E., in trust (Janet T.).....	".....	500	200 00
Allison, Andrew G.....	Roland, Man.....	2,500	800 00
Allison, Amy.....	Lethbridge, Alta.....	500	200 00
Atkinson, C. L.....	Wawanesa, Man.....	5,000	1,200 00
Adam, Francois.....	Camrose, Alta.....	5,000	2,000 00
Argue, A. W.....	Grenfell, Sask.....	2,000	400 00
Argue, W. P.....	Vancouver, B.C.....	5,000	800 00
Alloway & Champion.....	Winnipeg, Man.....	11,500	3,600 00
Bennest, G. F.....	Brandon, Man.....	500	200 00
Black, J. H.....	Morden, Man.....	1,500	600 00
Bowman, N. C.....	Minnedosa, Man.....	1,500	600 00
Broad, R. L.....	Wolseley, Sask.....	1,000	100 00
Broad, Flora.....	".....	1,000	400 00
Bond, Amos.....	Roland, Man.....	500	200 00
Barclay, Lillian D.....	Star City, Sask.....	2,000	488, 64
Brock, J. H.....	Winnipeg, Man.....	2,000	800 00
Butcher, F. J.....	Carman, Man.....	500	200 00
Campbell, J. McAlpine.....	Winnipeg.....	2,000	800 00
Carss, Alfred.....	Victoria, B.C.....	1,000	400 00
Christie, E. L.....	Brandon, Man.....	1,000	400 00
Carson, James T.....	Winnipeg, Man.....	5,000	1,500 00
Cunningham, H. C.....	Carman, Man.....	1,000	400 00
Cavanagh, W. J.....	Vancouver, B.C.....	2,500	262 50
Campbell, R. J.....	Boissevain, Man.....	2,000	800 00
Cowan, H. J.....	Portage la Prairie, Man.....	500	200 00
Cooper, Miss Maria.....	Regina, Sask.....	500	200 00
Carrothers, M.....	Nesbitt, Man.....	1,000	400 00
Chalmers, John M.....	Pilot Mound, Man.....	5,000	2,000 00
Crothers, Charles.....	Wawanesa, Man.....	1,000	210 00
Collins, Franklin.....	Miami, Man.....	7,500	2,000 00
Champion, H. T.....	Winnipeg, Man.....	6,000	1,400 00
Chatterton, S. G.....	Lumsden, Sask.....	6,000	1,400 00
Conklin, Jno. J.....	Winnipeg, Man.....	1,000	100 00
Cunningham, Alice M.....	Carman, Man.....	500	200 00
Culver, Albert F.....	Winnipeg, Man.....	1,500	600 00
Dorsey, W. S., Estate.....	Brandon, Man.....	2,000	700 00
Daymond, Saml. R.....	Wawanesa, Man.....	3,400	1,360 00
Dowling, Wm.....	Brandon, Man.....	12,500	3,700 00
Dewart, Edward H.....	Stockton, Man.....	3,500	400 00
Downie, Emma.....	Wawanesa, Man.....	1,000	400 00
Donald, W. A.....	".....	7,500	2,620 00
Donald, Lucie.....	".....	3,500	900 00
Driscoll, Richard.....	Winnipeg, Man.....	5,800	1,160 00
Duff, Donald.....	Lethbridge.....	1,000	100 00
Elder, Peter.....	Rounthwaite, Man.....	500	200 00
Elliott, James.....	Wawanesa, Man.....	10,000	2,000 00
Erven, Hattie Jane.....	Victoria, B.C.....	2,500	500 00
Edmand, F. B.....	Brandon, Man.....	2,000	500 00
Elliott, John T.....	Boissevain, Man.....	2,000	800 00
Fenwick, Geo. T.....	Wawanesa, Man.....	100	40 00
Ferris, M. A.....	Portage la Prairie, Man.....	500	200 00



SESSIONAL PAPER No. 8

## THE OCCIDENTAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
Fargey, Samuel.....	Belmont, Man.....	200	80 00
Fraser, J. M.....	Toronto, Ont.....	12,500	3,900 00
Gimby, Edith Isabella.....	Wawanesa.....	500	200 00
Groves, T. I.....	Roland, Man.....	200	80 00
Graham, Wm. F.....	Lacombe, Alta.....	1,000	300 00
Gibson, Martha A.....	Almasippi, Man.....	500	200 00
Graham, H. C.....	Brandon, Man.....	1,000	400 00
Gross, John P.....	Wetaskiwin, Alta.....	2,500	1,000 00
Greer, Wm. A.....	Oxbow, Sask.....	2,000	600 00
Greer, Margaret H.....	".....	4,600	800 00
Haverson, J. H.....	Carman, Man.....	1,500	600 00
Harrison, P. H.....	Victoria, B.C.....	800	320 00
Harrison, Bertha H.....	".....	1,200	480 00
Hearn, A. R. B.....	Brandon, Man.....	2,000	600 00
Heaslip, S. A.....	Vancouver, B.C.....	500	200 00
Henderson, H. E.....	Brandon, Man.....	1,000	400 00
Henderson, S. H.....	Wawanesa, Man.....	12,500	4,350 00
Higgins, A. F.....	Roland, Man.....	10,000	1,750 00
Horsfall, Hy.....	Hilton, Man.....	2,000	800 00
Hastings, Miss M. A.....	Sintaluta, Sask.....	1,000	232 37
Henderson, F. G. A.....	Brandon, Man.....	1,000	400 00
Harcourt, W. L.....	".....	2,000	500 00
Hills, Herbert E.....	".....	1,000	400 00
Harrison, Fred. Wm.....	Wawanesa, Man.....	1,500	350 00
Hughes, James I.....	Toronto, Ont.....	2,500	500 00
Hill, Andrew D.....	Portage la Prairie, Man.....	1,000	300 00
Hadley, George W.....	Brandon, Man.....	10,000	3,000 00
Higgins, Jessie F.....	Roland, Man.....	1,000	300 00
Hill, Wm. A.....	".....	1,000	300 00
Hill, John K.....	Portage la Prairie, Man.....	2,000	800 00
Hodgson, James H.....	Myrtle, Man.....	2,500	1,000 00
Hodgson, Archie.....	Roland, Man.....	1,000	400 00
Hodgson, Wm. T.....	".....	2,000	800 00
Johnston, W. T.....	Wawanesa, Man.....	1,000	400 00
Jones, B. K.....	Viking, Alta.....	500	200 00
Johnson, Percie.....	St. Johns, Nfld.....	1,000	215 00
Johnson, Geo. E.....	Lemberg, Sask.....	2,000	400 00
Kempton, A. F.....	Wawanesa, Man.....	12,000	1,695 86
Kempton, Richard.....	Hilton, Man.....	100	40 00
Kerr, C. D.....	Wawanesa, Man.....	5,000	1,785 00
Kirk, T. W.....	Myrtle, Man.....	8,000	2,000 00
Koester, Carl.....	Elkhorn, Man.....	1,000	400 00
Kircaldy, James.....	Brandon, Man.....	2,500	1,000 00
Langtry, Robert.....	Roland, Man.....	4,000	1,200 00
Livingston, Peter.....	Morden, Man.....	5,000	2,000 00
Lundy, F. B.....	Portage la Prairie, Man.....	1,000	400 00
Livingston, Wm.....	Morden, Man.....	1,000	400 00
Little, Charlotte.....	Carman, Man.....	500	200 00
Laycock, A.....	Foxwarren, Man.....	1,000	210 00
Larson, Alfred.....	Carman, Man.....	2,000	800 00
Lowry, Wm. A.....	Calgary, Alta.....	1,000	200 00
Matheson, R. M.....	Brandon, Man.....	10,000	3,600 00
Matheson, T. S.....	Winnipeg, Man.....	5,000	2,000 00
Millidge, J. J.....	Brandon, Man.....	4,000	800 00
Mitchell, James B.....	Winnipeg, Man.....	2,000	600 00
Mickleborough, Geo.....	Regina, Sask.....	1,000	110 25
Martin, Wm. M.....	".....	2,000	800 00
Mooney, W. S.....	Lacombe, Alta.....	1,000	400 00
Monteith, George B.....	Boissevain, Man.....	1,000	400 00
May, A. E.....	Edmonton, Alta.....	1,000	400 00
Manning, Luther.....	Crystal City, Man.....	1,000	400 00
Markle, M. C.....	Shoal Lake, Man.....	1,000	300 00
Munro, Robert.....	Miami, Man.....	7,500	2,000 00
McConnell, B. J.....	Morden, Man.....	3,000	1,200 00

## THE OCCIDENTAL FIRE INSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
McDonald, J. A.....	Roland, Man.....	7,500	2,700 00
McDonald, Emma Faith.....	Victoria, B.C.....	4,000	1,300 00
McDonald, Roland.....	".....	7,500	2,500 00
McKellar, Annie.....	Wawanesa, Man.....	2,000	400 00
McLachlan, A. L.....	Carman, Man.....	10,000	3,500 00
McLachlan, J. H.....	Vancouver, B.C.....	20,000	7,000 00
McLeod, Agnes M.....	Morden, Man.....	2,500	1,000 00
McLachlan, Lucy J.....	Carman, Man.....	2,500	1,000 00
McNaughton, Wm.....	Alameda, Sask.....	2,000	500 00
McVicar, D. A.....	Wolseley, Sask.....	500	105 13
McPherson, Chas. D.....	Portage la Prairie, Man.....	2,500	600 00
McPherson, E. A.....	" " ".....	500	200 00
McCowan, David.....	" " ".....	1,000	400 00
McCowan, John.....	" " ".....	1,000	400 00
McDonald, J. D.....	Saskatoon, Sask.....	1,000	400 00
McDonald, E. L.....	Wawanesa, Man.....	1,000	100 00
Naismith, Alex.....	".....	5,500	2,200 00
Occidental Trust Co.....	".....	2,000	600 00
Patterson, Wm.....	".....	5,000	1,700 00
Parker, B. C., jr.....	Winnipeg, Man.....	100	40 00
Phillips, Alex. R.....	Roland, Man.....	500	200 00
Pearce, S. F.....	Cypress River, Man.....	1,000	400 00
Powell, George.....	Grenfell, Sask.....	1,000	400 00
Parker, Wm. A.....	Manitou, Man.....	2,000	500 00
Rogers, C. R.....	Wawanesa, Man.....	2,000	800 00
Ross, George.....	Roland, Man.....	2,500	1,000 00
Richardson, Wm.....	Portage la Prairie, Man.....	2,000	500 00
Russell, W. J.....	Crystal, City Man.....	1,000	400 00
Scott, Henry.....	West Summerland, B.C.....	3,500	1,100 00
Scott, Estate of James.....	Hilton, Man.....	5,600	1,840 00
Shilson, H. S.....	Roland, Man.....	200	80 00
Shilson, Owen.....	Snowflake, Man.....	7,000	1,800 00
Shilson, A. F. & F.....	Velma, Man.....	12,500	3,000 00
Speers, H. D.....	Brandon, Man.....	300	120 00
Stady, Chas. E.....	Wawanesa.....	500	50 00
Sutton, Est. of M. E.....	Roland, Man.....	3,000	1,200 00
Sutton, Sarah J.....	".....	500	200 00
Scott, John.....	Hilton, Man.....	3,000	800 00
Shaver, Rachel.....	Portage la Prairie, Man.....	500	200 00
Stauffer, Albert.....	Sintaluta, Sask.....	2,500	600 00
Sutherland, D. McL.....	Boissevain, Man.....	2,500	600 00
Seaborn, W. E.....	Moose Jaw, Sask.....	5,000	400 00
Shilson, Lottie H.....	Roland, Man.....	1,000	263 25
Snider, A. W.....	Wawanesa, Man.....	5,000	1,800 00
Van Someren, A. P.....	Brantford, Ont.....	2,000	400 00
Wallace, B. D.....	Brandon, Man.....	500	200 00
Welch, John.....	Roland, Man.....	3,000	1,200 00
Webster, Henry.....	Victoria, B. C.....	5,000	1,500 00
Weldon, Chas. G.....	Grenfell, Sask.....	500	200 00
Webster, Alice.....	Victoria, B. C.....	500	200 00
Watson, George T.....	Pilot Mound, Man.....	5,000	2,000 00
Welch, Alex. R.....	Boissevain, Man.....	10,000	2,500 00
Wilkinson, Joseph.....	Roland, Man.....	3,000	1,200 00
Whitley, E. M.....	Wawanesa, Man.....	4,500	1,400 00
Totals.....		\$ 500,000	\$ 151,933 00

SESSIONAL PAPER No. 8

## THE ONTARIO FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS (As at Feb. 28, 1913):

D. H. Rice, President; Dr. P. A. Holmes, Vice-President; J. E. Rice; M. B. Rice; John Craig; S. Larondeau; Robt. Robinson; R. Bayne; Angus Heighington.

## LIST OF SHAREHOLDERS (As at Dec. 31, 1912).

Name.	Address.	No. of Shares.	Amount paid in cash.
			\$
Aitken, Hugh.....	Nanaimo, B.C.....	5	200
Aunger, Albert E.....	Stettler, Alta.....	4	200
Adam, Francois.....	Camrose, Alta.....	16	800
Ash, Geo. E.....	High River, Alta.....	3	150
Agnew, J. M.....	Elko, B.C.....	3	150
Atkins, H. B.....	Didsbury, Alta.....	3	150
Allen, Mrs. Lena.....	Stavely, Alta.....	3	150
Acadia Trust Co.....	Vancouver, B.C.....	7	350
Baxter, J. M. B.....	St. John, N.B.....	5	250
Brereton & Wilson.....	Clive, Alta.....	3	150
Bercuson, Herman.....	Calgary, Alta.....	1	50
Boyle, Dr. Jas. F.....	Edmonton, Alta.....	7	350
Brault, Jos.....	Cranbrook, B.C.....	12	600
Beaudro, J. O.....	Kenora, Ont.....	3	150
Burnett, Thos. M.....	Bellevue, Alta.....	7	350
Barris, Thos. G.....	Moose Jaw, Sask.....	7	350
Bowers, Arthur E.....	Airdrie, Alta.....	3	150
Bayne, Robert.....	Cowley, Alta.....	28	1,400
Barker, R. T.....	MacLeod, Alta.....	3	150
Brown, Dr. A. O.....	Cayley, Alta.....	4	200
Breober, Dr. George F.....	Stettler, Alta.....	3	150
Blanchard, John W.....	Windsor, N.S.....	2	100
Cameron, C. S.....	Owen Sound, Ont.....	2	100
Coleman, Rob. E.....	Mirror, Alta.....	7	350
Clements Bros.....	Sedgewick, Alta.....	3	150
Colley, Fritz F.....	Castor, Alta.....	3	150
Creston Merc. Co.....	Creston, B.C.....	7	350
Craig, John.....	Calgary, Alta.....	100	5,000
Cardinal, Jules H.....	Kenora, Ont.....	1	50
Chapple, Judge T. W.....	Kenora, Ont.....	12	600
Craig, Mrs. J. B. S.....	Calgary, Alta.....	100	5,000
Coombe, Jas.....	Airdrie, Alta.....	7	350
Cardston Im. Co.....	Cardston, Alta.....	3	150
Cowan, Saml. B.....	Portage-la-Prairie, Man.....	3	150
Clarke, Chas.....	High River, Alta.....	3	150
Cross, Herbert.....	Calgary, Alta.....	3	150
Crawford, Wm.....	St. John, N.B.....	10	500
Currie, Wm.....	Brandon, Man.....	2	100
Dale, Robt. J.....	Montreal, P.Q.....	250	12,500
Dingman, Nelson R.....	Wainwright, Alta.....	3	150
Dow, Miss Margaret.....	Didsbury, Alta.....	7	350
Darling, J. K.....	Calgary, Alta.....	3	150
Davis, Richard.....	Calgary, Alta.....	7	350
Dostaler, J. A.....	Edmonton, Alta.....	6	300
Dessaulniers Bros.....	Moyie, B.C.....	4	200
Douglas, W. J.....	Penhold, Alta.....	7	350
Dunn, Dr. D. J.....	Edmonton, Alta.....	16	800
Day, H. A.....	Lacombe, Alta.....	6	300
Eville, Claude K.....	Brandon, Man.....	10	400
Ellis, A. A. & J. F.....	Wetaskiwin, Alta.....	7	350
Emery, John.....	Calgary, Alta.....	33	1,650
Fairweather, D. H.....	St. John, N.B.....	5	250
Findlay, Delmer C.....	Calgary, Alta.....	5	250
Fraser, John D.....	Fuxford, Sask.....	40	2,000

3 GEORGE V., A. 1913

## THE ONTARIO FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares.	Amount, paid in cash.
			\$
Fletcher, W. T.	Edmonton, Alta.	11	550
Foulger, H. R.	Chigwell, Alta.	20	1,000
Fear, Joseph.	Watrous, Sask.	7	350
Ferrier, R. W.	Kenora, Ont.	1	50
Farley, Thos. J.	Lloydminster, Sask.	3	150
Fisher, Wm.	Okotoks, Alta.	3	150
Follett, Lyman L.	Cardston, Alta.	3	150
Farrant, Henry.	Innisfail, Alta.	7	350
Fleming, G. S.	Maple Creek, Sask.	3	150
Fetherstone & Co.	Nanton, Alta.	3	150
Franks, Chas. L.	Melville, Sask.	3	150
Field, C. W.	Vegreville, Alta.	3	150
Fletcher, Mrs. Louisa.	Edmonton, Alta.	3	150
Gardiner, Frank.	Kenora, Ont.	3	150
Gilchrist, J. R.	Crossfield, Alta.	7	350
Golden, John.	Bassano, Alta.	3	150
Gaetz, Clarence W.	Leduc, Alta.	3	150
Goulter, Percy T.	Calgary, Alta.	3	150
Gooderham, J. H.	Gleichen, Alta.	7	350
Gleichen Trading Co.	Gleichen, Alta.	3	150
Gould, Alvah T.	Lethbridge, Alta.	7	350
Haslam, Lewis S.	St. Louis, Mo.	20	1,000
Heighington, A. C.	Toronto, Ont.	20	800
Hyndman, Jas. D.	Edmonton, Alta.	12	600
Henderson, estate Wm.	Lethbridge, Alta.	7	350
Hose, Mrs. Adelaide E.	Kenora, Ont.	14	700
Hirtz, Richard.	Elko, B.C.	3	150
Holmes, Percy A.	Calgary, Alta.	28	1,400
Hume, Alex.	Lacombe, Alta.	4	200
Hobson, Hency.	Bow Island, Alta.	18	900
Harris, D. E.	Cardston, Alta.	1	50
Hetu, Mrs. Bertah.	Edmonton, Alta.	7	350
Hart, Lloyd M.	Airdrie, Alta.	3	150
Harris, The J. Co.	Camrose, Alta.	3	150
Hall, Stuart A.	Tofield, Alta.	7	350
Hooper, D. G.	Louisburg, N.S.	2	80
Holland, W. S.	Vancouver, B.C.	25	2,200
Howe, Sydenham J.	Kingston, Jamaica.	10	500
Hutchings, Arthur S.	Liverpool, N.S.	3	150
Jones, M. B.	Moncton, N.B.	5	250
Johnston, James M.	Winnipeg, Man.	5	250
Jamieson, A. A.	Edmonton, Alta.	3	150
Jansen, Jacob.	Rosthern, Sask.	7	350
Johnston, Allan.	Hardisty, Alta.	10	500
Johnston, Orren, H.	Edson, Alta.	3	150
Jones, Eric L.	Lethbridge, Alta.	3	150
Inskip, Alfred T.	Lacombe, Alta.	3	150
King, Fred.	Banff, Alta.	1	50
Kendall, Mrs. Mary F.	Kenora, Ont.	6	300
Kydd, Dr. A. E.	Macklin, Sask.	3	150
Kruger, John A.	Gadsby, Alta.	7	350
King, Thos.	Golden, B.C.	7	350
Kennefick, Mrs. Mary A.	MacLeod, Alta.	3	150
Knight, A. H.	Cowley, Alta.	7	350
Lockhart, L. H.	Dorchester, N.B.	10	400
Large, Dr. E. L.	Carstairs, Alta.	3	150
Lyall, Chas. F.	Strome, Alta.	3	150
Lord, G. S.	Calgary, Alta.	3	150
Laurendeau, S.	Calgary, Alta.	25	1,250
Langton, Lionel A.	Pincher Creek, Alta.	3	150
Logan, Robert.	Tofield, Alta.	14	700
Leitch, Rev. R. H.	Edmonton, Alta.	7	350
Low & Frodsham.	Kimball, Sask.	7	350
Mayes, Gersham S.	St. John, N.B.	50	2,000
Montgomery & West.	Wetaskiwin, Alta.	3	150

## SESSIONAL PAPER No. 8

## THE ONTARIO FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares.	Amount paid in cash.
			\$
Miquelon, J. R.	Calgary, Alta.	16	800
Munroe, J. G.	Winnipeg, Man.	4	200
Millar, J. F.	Bentley, Alta.	7	350
Murphy, Mrs. Susan A.	Kenora, Ont.	8	400
Matejka, T.	Camrose, Alta.	7	350
Murphy, T. Sherman	Kenora, Ont.	2	100
Morrison, Fred A.	Vegreville, Alta.	3	150
Manning, Jonathan.	Cranbrook, B.C.	7	350
Miller, W. W.	Somers. Mont.	48	2,400
Matson, W. A.	Calgary, Alta.	15	750
May, Dr. L. W.	Edmonton, Alta.	7	350
Morrell, Jos. B.	New York, N.Y.	7	700
McDermott, Alex.	St. John, N.B.	5	200
McLeod, Alfred W.	New Westminster, B.C.	5	250
McEachern & McCallum.	Wetaskiwin, Alta.	3	150
McCreight, Mrs. Edith.	Red Deer, Alta.	3	150
McLelland, John C.	Calgary, Alta.	3	150
McCormick, E. Logan (25 shares)	Calgary, Alta.	35	1,750
McLean, E. H. S.	Revelstoke, B.C.	7	350
McDonald, Jas. E.	Cranbrook, B.C.	3	150
McLachlan, John.	" "	3	150
McDonald, W. F.	Innisfail, Alta.	7	350
McQueen Red, Dr.	Edmonton, Alta.	12	600
McKellar, J. D.	Calgary, Alta.	3	150
McAuley, T. H.	" "	7	350
Norris, T. A.	Leduc, Alta.	7	350
Newell, Thos E.	Nanton, Alta.	7	350
Olive, John A.	St. John, N.B.	5	200
Onsum, T. G.	Innisfail, Alta.	7	350
O'Connor, Chas.	Prince Albert, Sask.	18	900
Ouimette, Wm. L.	Coleman, Alta.	7	350
Overtown, Llewellyn.	Victoria, B.C.	7	350
O'Brien, Martin J.	Vernon, B.C.	7	350
Oblate Fathers	Calgary, Alta.	16	800
Pearson, George.	Standoff, Alta.	18	900
Pope, Mrs. Laura	Victoria, B.C.	4	200
Parsons, F. V.	Lacombe, Alta.	1	50
Partridge & Mathison	High River, Alta.	1	50
Pichie & Minon.	Lethbridge, Alta.	7	350
Puffer, Wm. F.	Lacombe, Alta.	7	350
Quance, Richard A.	Nakusp, B.C.	7	350
Quinlan, L. H.	Calgary, Alta.	7	350
Ross, Wm. L.	Hamilton, Ont.	6	240
Robins, John L.	St. John, N.B.	10	1,000
Robinson, John T.	Kamloops, B.C.	5	250
Roderigue, P.A.G.	" "	3	150
Rice, Mrs. Margaret B.	Calgary, Alta.	28	1,400
Rice, J. E., in trust	" "	158	7,900
Rice, J. E.	" "	100	5,000
Robertson, Robert	Vancouver, B.C.	25	1,250
Reagh, F. E.	Nanton, Alta.	3	150
Ross, Walker	Cardston, Alta.	7	350
Roberts, Thomas	Elko, B.C.	3	150
Reynolds, Frank S.	Vernon, B.C.	7	350
Rcece, Geo. S.	Cranbrook, B.C.	3	150
Robertson, J. B.	Staveley, Alta.	3	150
Richardson, C. A.	Calgary, Alta.	7	350
Rice, D. H.	Vancouver, B.C.	25	1,250
Riddell, J. H.	Edmonton, Alta.	7	350
Sayre, Fred. S.	Richibucto, N.B.	20	1,000
Scott, John A.	Victoria, B.C.	5	250
Speers, Sam A.	Creston, B.C.	3	150
Small, J. H.	Vancouver, B.C.	12	600
Shafft, W. N.	South Butler, N.Y.	3	150
Stirrett, Miss G.	Calgary, Alta.	7	350
Smith, Jos. W.	Vegreville, Alta.	3	150

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## THE ONTARIO FIRE INSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of Shares.	Amount paid in cash.
			\$
Stidston, R. L.	Winnipeg, Man.	3	150
Schooley, F. H.	Acme, Alta.	1	50
Scott, Anna L.	Edmonton, Alta.	3	150
Smith, Thos. K.	Armstrong, B.C.	7	350
Snell, A. E.	Calgary, Alta.	7	350
Stettler, Carl.	Castor, Alta.	3	150
Skinner, Geo.	Stettler, Alta.	3	150
Shortt, Rev. J. M.	Innisfail, Alta.	7	350
Spencer, Mark.	Cardston, Alta.	7	350
Stone, John A.	Revelstoke, B.C.	3	150
Scales, John.	Kamloops, B. C.	1	50
Swales, C.	Irma, Alta.	3	150
Spencer & Stoddart.	Cardston, Alta.	7	350
Smith, Hugh.	Calgary, Alta.	3	150
Steinbrecker, John.	Calgary, Alta.	6	300
Stanley, Dr. Geo. D.	High River, Alta.	3	150
Smith & Wood.	Taber, Alta.	3	150
Sibbett & Hallett.	Nanton.	7	350
Smith, Emily A.	Yarmouth, N.S.	5	500
Twomey, Denis.	Camrose, Alta.	3	150
Taylor, A. J.	Airdrie, Alta.	7	350
Turner, Wm. E.	Ponoka, Alta.	3	150
Tusia, F. M.	Nanton, Alta.	3	150
Thom, Wm.	Nanton, Alta.	3	150
Trout, Roy H.	Blackfalds, Alta.	3	150
White, Frank S.	St. John, N.B.	1	100
White & Orr.	Daysland, Alta.	3	150
Whyte, W. G.	Hardisty, Alta.	8	400
Wait, Bertram G.	Wilkie, Sask.	1	50
Witts, Fred V.	Kenora, Ont.	3	150
Walsh, Mrs. Laura.	Kenora, Ont.	3	150
Wallace, Geo. D.	Wetaskiwin, Alta.	7	350
Waters, D. E.	Winnipeg, Man.	12	600
Walker, Col. Jas.	Calgary, Alta.	16	800
Watson, W. T.	Hosmer, B.C.	7	350
Woolf, Simpson M.	Salt Lake City, U.S.	7	350
Watt, W. C. A., & Oscar.	Innisfail, Alta.	3	150
Warner, Chas. A.	Golden, B.C.	7	350
Warnock, David.	Pincher Creek, Alta.	3	150
Woolf, John W.	Salt Lake City, U.S.A.	7	350
Walton, Mrs. Estelle M.	Melville, Sask.	3	150
Willis & Pryor.	Halifax, N.S.	2	80
Wheatley, S. G.	Calgary, Alta.	5	250
Young, J. W., & J. A.	Camrose, Alta.	3	150
Young, H. A.	Lacombe, Alta.	3	150
Young, E. C.	Lacombe, Alta.	3	150
Zimmerman, J.	Radisson, Sask.	1	50
	Totals.	2,326	\$117,250

SESSIONAL PAPER No. 8

## OTTAWA ASSURANCE CO.

## LIST OF DIRECTORS—(As at Jan. 11, 1913.)

Harry Wrightson, President; F. D. Williams, Vice-President; A. H. C. Carson, 2nd Vice-President;  
 Frank Owen, G. H. Williams, E. M. Sellon, Melvin Greenshields, W. J. Cleary, Secretary.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Frank D. Williams.....	Toronto.....	2,500	1,250
Arthur H. C. Carson.....	Montreal.....	2,500	1,250
Geo. H. Williams.....	Winnipeg.....	2,500	1,250
Ernest M. Sellon.....	Montreal.....	2,500	1,250
Harry Wrightson.....	London, Eng.....	2,500	1,250
Frank Owen.....	".....	2,500	1,250
W. J. Cleary.....	Montreal.....	2,500	1,250
Melville Greenshields.....	London, Eng.....	2,500	1,250
Matthews, Wrightson & Co. (Canada) Ltd.....	Montreal.....	230,000	115,000
	Totals.....	\$ 250,000	\$ 125,000

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at February 4, 1913.)

Thos. T. Langlois, President; D. H. Wilson, M.D., Vice-President; J. W. Horne, W. H. Malkin, J. B. Mathers, R. P. McLennan, Sir Richard McBride, Jonathan Rogers, T. W. Greer, Henry Carstens, Geo. T. Telfer, Jas. Ramsay, M. P. Thompson, D. R. Dingwall, David Spencer, Geo. Martin, E. H. Crandell.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
Malkin, W. H.	Vancouver, B. C.	3,000	2,720 00
Spence, David	Victoria, B. C.	20,000	10,544 00
Martin, Geo.	Vancouver, B. C.	7,500	5,460 00
Duke, R. H. Estate	"	5,600	2,185 35
Knott, H. J.	Victoria, B. C.	1,000	720 00
Smith, T. S.	Vancouver, B. C.	1,600	1,376 00
Telfer, Geo. J.	"	7,500	5,190 00
Robertson, R. J.	Victoria, B. C.	1,000	860 00
Crandell, E. H.	Calgary, Alta.	8,800	3,730 00
Mathers, J. B.	Vancouver, B. C.	2,500	2,080 00
Gerhard, Heibert	Winnipeg, Man.	1,000	860 00
Scott, R. H.	"	1,000	860 00
Langlois, T. T.	Vancouver, B. C.	2,500	1,800 00
McKown, A.	Victoria, B. C.	3,000	2,000 00
Smith, D. G.	"	5,000	1,000 00
Peacey, John	Vancouver, B. C.	600	460 00
Courtney, Mrs. M. J.	"	500	150 00
Horne, J. W.	Vancouver, B. C.	10,000	4,600 00
Elliott, Mrs. S. R.	Kamloops, B. C.	2,000	1,944 00
Woodland, H. E.	Grand Forks, B. C.	2,000	1,860 00
Spencer, Chris.	Vancouver, B. C.	1,600	1,376 00
Turner, John	"	400	344 00
Gamble, F. C.	Victoria, B. C.	5,000	1,250 00
Bailey, A. M.	Brandon, Man.	1,500	1,340 00
Archibald, P. S.	Moncton, N. B.	1,400	1,204 00
Grant, C. C.	St. Stephen, N. B.	4,000	3,760 00
Morgan, T. C.	Vancouver, B. C.	2,000	200 00
Wilson, A. E.	St. John, N. B.	500	434 11
Muddell, Claude	Vancouver, B. C.	1,600	1,376 00
Milne, Dr. G. L.	Victoria, B. C.	1,000	300 00
Winchester, Rev. A. B.	Toronto, Ont.	700	210 00
Keith, Jas. C.	Vancouver, B. C.	20,000	2,000 00
Matheson, Robt.	Victoria, B. C.	2,100	1,776 00
Wells, Jas.	Vancouver, B. C.	1,000	880 00
Hanscome, A. R.	"	2,000	1,720 00
Rogers, J. S.	"	25,700	5,770 00
McGuire, J. D.	Salmon Arm, B. C.	1,000	300 00
Mathers, J. C.	Vancouver, B. C.	1,000	860 00
McFeely, E. J.	"	10,000	3,000 00
Allan, Wm. G.	"	1,000	300 00
Newcombe, Sarah	Victoria, B. C.	4,000	3,072 00
Thomson, J. A.	Vancouver, B. C.	2,000	1,720 00
Thomson, M. P.	"	2,500	2,080 00
Tobin, A. H.	Victoria, B. C.	5,000	3,240 00
Powers, J. E. T.	Nanaimo, B. C.	1,000	860 00
Mable, L. E. Mrs.	Victoria, B. C.	400	80 00
McCourt, Jno.	Vancouver, B. C.	2,600	2,236 00
Lewis, Wm.	Courtney, B. C.	2,000	1,200 00
Pool, Ivan R.	Cascade, B. C.	2,000	600 00
McLauchlin, Jno.	Vancouver, B. C.	2,000	1,880 00
Fawcett, R. C.	Duncans, B. C.	1,000	940 00
Mathers, C. W.	Vancouver, B. C.	1,020	720 00
Murdoch, H. M.	Winnipeg, Man.	3,500	350 00
Thomson, J. W.	Vancouver, B. C.	2,500	1,000 00
Mahon, C. E.	"	6,000	5,100 00
Harriman, Jas.	Niagara Falls, Ont.	1,000	400 00
Collins, Jos.	Edmonds, B. C.	500	100 00
Campbell, R. G.	Vancouver, B. C.	500	300 00



## SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY.—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
Baxter, Sam.....	Victoria, B.C.....	500	150 00
Stoddart, G. A. C.....	".....	2,600	2,320 00
MacDonald, W. L.....	Vancouver, B.C.....	1,000	880 00
Begg, Wm. A.....	Medicine Hat, Alta.....	1,000	600 00
Clarke, G. W.....	Victoria, B.C.....	6,000	4,160 00
Hart, E. C., Dr.....	".....	3,000	1,920 00
Clemence, S. G.....	".....	800	716 00
Funk, E. H.....	Vancouver, B.C.....	1,000	700 00
Coffee, Eliz.....	Victoria, B.C.....	500	425 60
Gore, Chas. H.....	Vancouver, B.C.....	1,000	100 00
Hughes, Emma.....	Sardis, B.C.....	2,000	1,760 00
McLennan, J. K.....	Winnipeg, Man.....	5,000	2,250 00
Wyld, M. A.....	Victoria, B.C.....	2,500	750 00
Wyld, A. E.....	".....	2,500	750 00
Bone, W. H.....	".....	1,000	860 00
Gillies, B. D.....	Vancouver, B.C.....	2,000	600 00
Ramsay, Jas.....	".....	3,200	2,752 00
Wallace, Peter.....	".....	10,000	8,500 00
Drost, P. G.....	".....	2,000	1,300 00
Craig, R. W.....	Winnipeg, Man.....	1,000	800 00
Jensen, Nels G.....	Vancouver, B.C.....	2,500	500 00
Barr, M. J.....	".....	2,000	1,100 00
McLennan, R. P.....	".....	5,000	2,330 00
Carstens, H.....	Seattle, Wash.....	2,500	1,940 00
Campbell, H. C., Hon.....	Winnipeg, Man.....	1,000	900 00
Stein, W. T.....	Vancouver, B.C.....	1,000	300 00
MacDonald, Mrs. M. W.....	East Boston, Mass.....	500	425 60
Douglas & Co.....	Winnipeg, Man.....	2,500	1,250 00
Dingwall & Douglass.....	".....	15,000	3,000 00
Hogle, J. H.....	Vancouver, B.C.....	2,000	1,440 00
Newbury, J. C.....	Victoria, B.C.....	20,000	14,500 00
Morris, J. W.....	Halifax, N.S.....	1,000	728 00
Halliday, M.....	".....	2,000	1,720 00
Dresser, W. W.....	Vancouver, B.C.....	1,000	100 00
Boyce, B. F., Dr.....	Kelowna, B.C.....	1,600	1,376 00
Skelding, W.....	Vancouver, B.C.....	500	100 00
Mould, Mrs. J. M.....	".....	1,600	1,376 00
Stoddart, R. W. C.....	Victoria, B.C.....	1,000	200 00
Dyke, G. J.....	Vancouver, B.C.....	500	50 00
Greer, T. W.....	".....	3,500	2,800 00
Hooper, Thos.....	".....	5,000	500 00
Schmitt, C. A. E.....	Berlin, Ont.....	500	400 00
Horton, W. T. W.....	Halifax, N.S.....	300	216 00
McFarlane, J. W.....	Vancouver, B.C.....	5,000	500 00
Vancouver Auto & Cycle Co.....	".....	5,000	500 00
Seabold, J. A.....	".....	1,000	100 00
Pinchbeck, Geo.....	Mission Jct., B.C.....	1,200	1,080 00
Deans, Eliza, Mrs.....	Victoria, B.C.....	2,000	1,200 00
Brubaker, A. J.....	".....	1,000	300 00
Langlois, Diana.....	Vancouver, B.C.....	2,500	250 00
Dill, J. C.....	".....	10,000	1,000 00
McIntosh, M. A.....	Winnipeg, Man.....	5,000	1,500 00
Grant, J. R.....	".....	1,000	300 00
Wolfson, Leon.....	Liverpool, Eng.....	1,000	300 00
Escott, Wm. H.....	Winnipeg, Man.....	1,000	300 00
McFadden, F. H.....	Montreal, P.Q.....	400	344 00
McDonald, D. D.....	Vancouver, B.C.....	100	85 12
Wood, Thomas.....	Victoria, B.C.....	6,000	4,000 00
Taylor, F. G.....	Portage la Prairie, Man.....	5,000	1,500 00
Colwill, J. R.....	Regina, Sask.....	500	100 00
Cowan, H. J.....	Portage la Prairie, Man.....	1,000	300 00
Patrick, J. A. M.....	Yorkton, Sask.....	1,000	300 00
Bulyea, G. H. V.....	Edmonton, Alta.....	20,000	2,000 00
Mould, J. W.....	".....	1,000	300 00
Norton, Sara L.....	Halifax, N.S.....	600	516 00

## THE PACIFIC COAST FIRE INSURANCE COMPANY.—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
Green, F. J.	Calgary, Alta.	2,000	600 00
Richards, J. T.	Kenosha, Wis.	200	176 00
Gibbard, F. E.	Vancouver, B.C.	300	30 00
Rutherford, A. C.	Strathcona, Alta.	1,000	300 00
Hendry, Thos.	Victoria, B.C.	1,000	832 00
Dodson, F.	Vancouver, B.C.	1,000	100 00
McKecknie, Annie	"	500	100 00
Haggart, T. F.	Tod Inlet, B.C.	1,000	750 00
Cherry, Flora	Winnipeg, Man.	1,000	880 00
Ledingham, Geo. T.	Victoria, B.C.	1,000	820 00
Gillespie, Jas. A.	Cumberland, B.C.	2,000	960 00
James, W. H.	Nanaimo, B.C.	600	528 00
Argue, Wm. P.	Vancouver, B.C.	10,000	1,000 00
Abbott, Ed. J.	Mission City, B.C.	2,000	1,760 00
Pither, Luke	Victoria, B.C.	10,000	3,000 00
Hall, Lewis	"	1,000	100 00
Carstens, Hugo	Winnipeg, Man.	5,000	1,000 00
Steele, Fred	"	200	40 00
Darke, F. N.	Regina, Sask.	4,000	2,000 00
Mantle, Wm. J.	Kelowna, B.C.	1,200	1,032 00
Solly, D. A. O., Mrs.	Summerland, B.C.	2,000	1,500 00
Shatford, W. T.	Penticton, B.C.	4,000	3,440 00
Stirling, T. W.	Kelowna, B.C.	2,000	1,720 00
Shaffner, Annie	Halifax, N.S.	2,500	1,568 00
Gardiner, Wm. F.	Vancouver, B.C.	700	504 00
Adams, Miss M.	Dartmouth, N.S.	2,500	2,100 00
Perdue, Geo. M.	Victoria, B.C.	2,500	500 00
Walker, Andrew, Rev.	"	2,500	500 00
Beattie, Wm.	"	500	100 00
Cross, G. B.	Sapperton, B.C.	500	360 00
Heaps, Mrs. Anna	Vancouver, B.C.	800	688 00
Slater, A. R.	Sapperton, B.C.	300	228 00
Taylor, R. R.	Victoria, B.C.	2,000	400 00
Ahston, Eliz.	New Westminster, B.C.	500	380 00
Maynard, Jos.	Victoria, B.C.	500	100 00
Maynard, Mrs. C.	"	500	100 00
Amonson, L. S.	Philadelphia, Pa.	5,000	2,000 00
Mulgrew, John	Vancouver, B.C.	200	20 00
Galloway, E. J.	"	500	50 00
Robertson, David	"	1,000	300 00
Maritime Sec. Co., Ltd.	Sydney, N.S.	500	472 00
Hackett, J. W.	Vancouver, B.C.	1,000	300 00
Allen, J. C.	East Burnaby, B.C.	3,000	1,200 00
Crease, M. L., Mrs.	Nelson, B.C.	1,600	1,376 00
Harrison, J. G.	St. John, N.B.	400	296 00
Fletcher Bros.	Victoria, B.C.	5,600	1,000 00
Rodgers, D. G.	Vancouver, B.C.	500	100 00
National Finance Co.	"	10,000	5,300 00
McNair, J. A.	"	10,000	1,666 65
Bone, F. S.	Victoria, B.C.	1,000	800 00
Marett & Reid	Vancouver, B.C.	1,000	1,000 00
Bridgman, A. W.	Victoria, B.C.	1,000	200 00
Thompson, Eliz. Mrs.	"	1,000	1,000 00
Wasson, H. J., Dr.	"	5,000	4,600 00
Dyke, F. W.	Vancouver, B.C.	10,000	2,555 56
Popham, E. S.	Winnipeg, Man.	3,000	3,000 00
Cran, Jas.	Duncans, B.C.	2,000	2,000 00
Althoff, John, Rev. Father	Nelson, B.C.	600	600 00
Curtis, D. S.	New Westminster, B.C.	2,000	2,000 00
Stuart, J. Duff.	Vancouver, B.C.	10,000	10,000 00
Almour, J.	"	700	700 00
Maccauley, D. G.	Victoria, B.C.	5,000	5,000 00
Tremaine, et al.	Halifax, N.S.	500	500 00
Crosby, Thos., Rev.	Vancouver, B.C.	2,000	2,000 00
Jones, T. D.	Nanaimo, B.C.	500	500 00

## SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY.—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
Pettit, Geo.	Victoria, B.C.	2,000	2,000 00
Collins, A. M.	Edmonds, B.C.	1,000	1,000 00
Thompson, Jno.	Vancouver, B.C.	200	200 00
Dalley, Edwin.	Victoria, B.C.	1,500	1,500 00
Wilson, A. H.	Fairville, N.B.	500	500 00
Wilson, R. S.	"	500	500 00
York, M. Mrs.	Victoria, B.C.	500	500 00
Swayne, A. C.	Vancouver, B.C.	3,500	3,500 00
McBride, Richard, Sir.	Victoria, B.C.	10,000	10,000 00
Renwick, John.	Nanaimo, B.C.	1,000	1,000 00
Hume, B. W., Miss.	Dartmouth, N.S.	700	700 00
Plaxton, H. E.	Winnipeg, Man.	900	900 00
Blake, L. E., Mrs.	Vancouver, B.C.	500	500 00
Plaxton, Jno.	Winnipeg, Man.	500	500 00
Armstrong, Angus.	Ashcroft, B.C.	900	900 00
McNutt, A. J.	Halifax, N.S.	500	500 00
Gaetz, F. H.	"	400	400 00
Millar, Isaac.	Winnipeg, Man.	500	500 00
Odium, Edward.	Vancouver, B.C.	500	500 00
Connell, K.	Victoria, B.C.	2,000	2,000 00
Bunce, Jno.	Vancouver, B.C.	3,500	3,500 00
Wright, Mrs. C. A.	Halifax, N.S.	2,000	2,000 00
Evans, G. W.	"	500	500 00
Young, G. W.	"	300	300 00
Rumble, John (estate).	Cedar Cottage, B.C.	5,000	5,000 00
Watt, W. L.	Long Beach, Cal.	1,600	1,600 00
Hamilton, S. B.	Nanaimo, B.C.	3,000	3,000 00
Stabler, Albert.	North Vancouver, B.C.	1,000	1,000 00
Gaskell, M. J.	Vancouver, B.C.	1,000	1,000 00
Odium, E. F.	"	1,000	1,000 00
McRae, H.	Nanaimo, B.C.	500	500 00
Palmer, E. J.	Chemsinus, B.C.	2,000	2,000 00
Sanford, Israel E.	Halifax, N.S.	500	500 00
Smith, F. R.	Victoria, B.C.	2,000	2,000 00
Martindale, Eliz.	"	100	100 00
Prudential Inv. Co.	Vancouver, B.C.	5,000	5,000 00
Jones, Geo. H.	Nanaimo, B.C.	2,000	2,000 00
Paterson, T. W., Hon.	Victoria, B.C.	5,000	5,000 00
Thomson, H. B.	"	10,000	10,000 00
Dominey, Wm.	Halifax, N.S.	600	600 00
Ker, W. H.	Vancouver, B.C.	10,000	10,000 00
Eperson, Vincent.	Nelson, B.C.	500	500 00
Snider, S. B.	Vancouver, B.C.	2,800	2,800 00
Flack, Thos.	"	10,000	10,000 00
Gossip, Lucy.	Dartmouth, N.S.	300	300 00
Munro, Alex.	Victoria, B.C.	2,000	2,000 00
King, C. E.	"	500	500 00
Leckie, W. H.	Vancouver, B.C.	10,000	10,000 00
McDonald, Rosanna.	Halifax, N.S.	500	500 00
Skinner, Herbert.	Nanaimo, B.C.	1,000	1,000 00
Hart, F. J., & Co.	New Westminster, B.C.	700	700 00
Matheson, Georgina.	Victoria, B.C.	500	500 00
Rogers, J.	Vancouver, B.C.	10,000	10,000 00
Thomson, John.	Victoria, B.C.	1,000	1,000 00
Huestis, S. F.	Toronto, Ont.	800	800 00
Grant, Wm.	Victoria, B.C.	4,000	4,000 00
Grant, Helen.	"	6,000	6,000 00
Mosher, F. W.	Halifax, N.S.	500	500 00
Hornor, Jno.	Vancouver, B.C.	500	500 00
Harvey, Mary.	Halifax, N.S.	100	100 00
Snider, A. B.	Nanaimo, B.C.	1,000	1,000 00
Preston, B. L., Mrs.	"	500	500 00
Carter, W. C.	Sydney, C.B.	400	400 00
Blackstock, Malcolm.	Victoria, B.C.	1,600	1,600 00
Carter, A. E.	Vancouver, B.C.	200	200 00

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## THE PACIFIC COAST FIRE INSURANCE COMPANY.—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
McKie, Jno.	Grand Forks, B.C.	500	500 00
Edgecombe, H. G., Mrs.	St. John, N.B.	800	800 00
Parsons, E. J.	Victoria, B.C.	2,000	2,000 00
White, Geo. H. (Estate)	Sussex, N.B.	1,200	1,200 00
Fulton, W. H.	Vancouver, B.C.	500	500 00
Duke, Thos.	"	500	500 00
Baker, E. A., Mrs.	Winnipeg, Man.	1,500	1,500 00
Bilodeau, P. O.	New Westminster, B.C.	2,000	2,000 00
Gardiner, F.	Vancouver, B.C.	1,600	1,600 00
Boulding, G. T.	Victoria, B.C.	500	500 00
Anderson, Andrew	"	800	800 00
McIntyre, Eliz., Mrs.	Vancouver, B.C.	500	500 00
Doyle, J. F.	Nanaimo, B.C.	300	300 00
Ballam, R. G.	Chilliwack, B.C.	500	500 00
Chadwick, Sam.	Vancouver, B.C.	300	300 00
Graham, T. W.	Lillooet, B.C.	500	500 00
Harrison, W. H.	St. John, N.B.	400	400 00
Mounce, L. A.	Cumberland, B.C.	2,000	2,000 00
Wilson, Dr. D. H.	Vancouver, B.C.	6,000	6,000 00
Thomas, H. W.	"	1,000	1,000 00
Deans, Geo.	Victoria, B. C.	5,000	5,000 00
Deans, John	"	5,000	5,000 00
Harris & Horton	Halifax, N.S.	300	300 00
Macdonald, T. D.	Vancouver, B.C.	1,000	1,000 00
Dingwall, D. R.	Winnipeg, Man.	5,000	5,000 00
Banning, C. P.	"	500	500 00
Morley, Jno.	Sydney, N.S.	100	100 00
Brown, Thos.	Halifax, N.S.	1,000	1,000 00
Costerton, C. F.	Vernon, B.C.	1,000	1,000 00
Walker, T. D.	St. John, N. B.	500	500 00
Solly, H. A., Rev.	Summerland, B.C.	2,000	2,000 00
McCallum, D.	Grand Forks, B.C.	1,500	1,500 00
Murray, Annie, Mrs.	Halifax, N.S.	600	600 00
Downs, Mary, Miss.	"	100	100 00
Mounce, R.	Newport Landing, N.S.	200	200 00
Van Houten, A. C.	Nanaimo, B.C.	3,700	3,700 00
Van Houten, A. C. & M. O.	"	2,800	2,800 00
Brown, T. F.	Vancouver, B. C.	1,000	1,000 00
Taylor, D. & J.	Nanaimo, B.C.	500	500 00
Munro, A. K.	Victoria, B.C.	2,900	2,900 00
Saunders, B. P.	Halifax, N.S.	400	400 00
Sinfield, C. A. J.	Ryde, New South Wales.	500	500 00
Reid, Roberta, Mrs.	Victoria, B. C.	1,400	1,400 00
Hutchison, J. N., Dr.	Winnipeg, Man.	6,000	6,000 00
Lamont, J. F.	Vancouver, B.C.	200	200 00
Swanson, J. A.	Nanaimo, B.C.	200	200 00
Vedder, E. A.	Sardis, B.C.	400	400 00
Lawson, J. H.	Victoria, B.C.	5,900	5,900 00
Hendry, Alex.	Winnipeg, Man.	1,000	1,000 00
Craig, Geo. (in trust).	"	500	500 00
Koenig, Anna, Mrs.	Shawnigan Lake, B.C.	500	500 00
Koenig, Harry	"	500	500 00
Koenig, Geo.	"	500	500 00
Bowman, A. & E.	Nanaimo, B.C.	300	300 00
Flynn, Patrick	Lakemere, B.C.	300	300 00
Renwick, Thos.	Nanaimo, B.C.	1,000	1,000 00
Moir, W. M.	Victoria, B.C.	2,500	2,500 00
Leslie, I. G.	Dartmouth, N.S.	500	500 00
Hodgson, H. H.	Prince Rupert, B.C.	300	300 00
Crathorne, Geo. A.	Dartmouth, N.S.	500	500 00
McNab, Ada, Miss.	"	400	400 00
Mott, Thos.	"	500	500 00
Barron, E. A. F., Miss.	Victoria, B.C.	500	500 00
Pauline, F. A.	"	10,000	10,000 00
Chettick, J.	Dartmouth, N.S.	200	200 00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY.—Concluded.

LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
Chettick, C. C.	Dartmouth, N.S.	200	200 00
Laidlaw, Miss A. M.	"	200	200 00
Copp, W. H., Capt.	Vancouver, B. C.	5,000	5,000 00
Ross, G. H.	Winnipeg, Man.	1,000	1,000 00
Carter, Alfred	Dartmouth, N.S.	200	200 00
Carter, Robt.	"	200	200 00
Carter, Mrs. S.	"	400	400 00
Griffin, M. C., Mrs.	"	300	300 00
Balcom, E. M., Mrs.	"	200	200 00
Morash, J. P.	"	200	200 00
Dustan, E. A., Miss	"	300	300 00
Creighton, A. H.	"	200	200 00
Creighton, Mrs. B.	"	200	200 00
Ross, Mrs. E.	"	100	100 00
Morash, Scott	"	400	400 00
Morash, J. R.	"	400	400 00
Morash, N.	"	400	400 00
Gossip, M. L., Miss	"	200	200 00
Johns, S.	Strawberry Vale, B.C.	1,000	1,000 00
Whitacre, Mary F.	Vancouver, B.C.	500	500 00
Johns, Albion	Victoria, B.C.	1,000	1,000 00
Young, Abram	Bridgetown, N.S.	500	500 00
Russell, J. H. G.	Winnipeg, Man.	2,500	2,500 00
Munro, J.	Halifax, N.S.	500	500 00
Dunstan, Geo. G.	Halifax, N.S.	100	100 00
Wilson, Wm.	Victoria, B.C.	5,000	5,000 00
Morash, J. P.	Northwest Cove, N.S.	1,000	1,000 00
Brown, Geo. B.	Nanaimo, B. C.	1,000	1,000 00
Hodgson, Thos.	"	1,000	1,000 00
Mahrer, Herman	"	4,000	4,000 00
Shaw, Jno.	"	1,100	1,100 00
Goodacre, L.	Victoria, B.C.	500	500 00
Mills, S. P.	"	1,000	1,000 00
Bartlett, M. J.	"	5,000	5,000 00
Finch, Lewis	"	2,500	2,500 00
Hanbury, D. W.	"	5,000	5,000 00
Totals		\$ 831,600	\$ 515,529 99

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## THE PROTECTIVE ASSOCIATION OF CANADA.

## LIST OF DIRECTORS—(As at Feb. 6, 1913.)

J. T. Farish, President; Nelson Mitchell, Vice-President; Eugene E. Gleason, Wallie D. Bradford, Daniel K. Cowley, M.D., C. S. B. Halpin, Geo. H. Sherwood.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$ cts.
J. T. Farish.....	Granby, P.Q.....	9,400	3,760 00
Nelson Mitchell.....	".....	9,400	3,760 00
E. E. Gleason.....	".....	9,400	3,760 00
W. D. Bradford.....	".....	9,400	3,760 00
D. K. Cowley.....	".....	9,400	3,760 00
C. S. B. Halpin.....	".....	1,900	760 00
G. H. Sherwood.....	Montreal, P.Q.....	1,100	440 00
Totals.....		\$ 50,000	\$ 20,000 00

## QUEBEC FIRE ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at Feb. 27, 1913.)

Victor Chateauvert, President; A. W. Blake, A. E. Blogg, Thos. F. Dobbin, Alex. MacLean, Wm. A. Sims, Colin E. Sword, Alfred Wright, R. Audette.

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Blake, A. W.....	Winnipeg, Man.....	450	250
Blogg, A. E.....	Toronto.....	450	250
Chateauvert, V.....	Quebec.....	450	250
Audette, R.....	".....	450	250
Dobbin, T. F.....	Montreal.....	450	250
MacLean, Alex.....	New York, U.S.A.....	450	250
London and Lancashire Fire Insurance Co.....	Liverpool, Eng.....	220,950	122,750
Sims, Wm. A.....	Florence, Italy.....	450	250
Sword, Colin E.....	Quebec.....	450	250
Wright, Alfred.....	Toronto.....	450	250
Totals.....		\$225,000	\$ 125,000

SESSIONAL PAPER No. 8

## THE RIMOUSKI FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 26, 1913).

N. Bernier, President; J. C. Wilgar, Vice-President; A. M. Tessier, A. Audet, J. A. Talbot, J. K. Brodie, J. A. Theberge.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1912).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Audet, A.	Rimouski, P.Q.	10,000 00	6,666 66
Beaudoin, T.	Broughton	230 00	153 34
Beique, Mde. C. A. D.	Montreal, P.Q.	20 00	13 34
Bernier, N.	Rimouski, P.Q.	10,000 00	6,666 66
Boulay, Mde. H.	Sayabec, P.Q.	20 00	13 34
Bilodeau, J. O. A.	Ste. Marie, P.Q.	10 00	6 67
Brodie, J. K.	Toronto, Ont.	15,000 00	10,000 00
Charland, J. G. T.	St. Joseph de Levis.	60 00	40 00
Cote, Samuel.	Rimouski, P.Q.	10 00	10 00
D'Auteuil, Geo.	Rimouski, P.Q.	160 00	106 67
Demers, Succ. J. F.	Levis, P.Q.	50 00	33 34
Dionne, C. E. L.	Quebec, P.Q.	740 00	493 34
Dion, L. A.	Rimouski, P.Q.	1,000 00	666 66
Duncan, Henry.	Toronto, Ont.	10,000 00	6,666 66
Dupere, L. E. Succ.	Ste. Flavie, P.Q.	50 00	33 34
Evans, J. D.	Islington, Ont.	10,000 00	6,666 66
Fillion, J. B.	Rimouski, P.Q.	1,230 00	820 00
Fiset, J. B. R. Hon.	"	30 00	20 00
Fiset, H. R.	"	20 00	13 34
Fournier, Pierre.	"	10 00	6 67
Gagnon, Mde. N.	"	20 00	13 34
Gagnon, I.	Rimouski, P.Q.	10 00	6 67
Genest, J. L. M.	St. Bernard, P.Q.	20 00	13 34
Hughes, A. W.	Toronto, P.Q.	10,000 00	6,666 66
Labrie, G. A.	St. Charles, P.Q.	4,000 00	2,666 66
Landry, A. C.	Ste. Flavie Stn., P.Q.	60 00	40 00
Ouellet, J. Ed.	St. Fabien, P.Q.	10 00	6 67
Pouliot, J. N.	Rimouski, P.Q.	20 00	13 34
Ratte, L. O.	Methot's Mills, P.Q.	40 00	26 67
Roy, Ad.	Ste. Flavie Stn., P.Q.	10 00	6 67
Roy, Mde. C. G.	Ste. Flavie Stn., P.Q.	40 00	26 67
Seminaire de Rimouski.	Rimouski, P.Q.	2,000 00	1,333 33
Soeurs du S. S. Rosaire.	Rimouski, P.Q.	50 00	33 34
Solis, E. H.	Valleyfield, P.Q.	20 00	13 33
Talbot, J. A.	Rimouski, P.Q.	10,000 00	6,666 66
Tessier, Hon. A.	"	10,000 00	6,666 66
Tessier, A. M.	"	5,000 00	3,333 33
Tessier, A. M.	"	5,000 00	3,333 33
Theberge, J. A.	"	5,000 00	3,333 33
Vachon, S.	"	20 00	13 33
Vachon, S.	Rimouski, P.Q.	5,000 00	3,333 33
Vandandaigne, J.	Montreal, P.Q.	20 00	13 34
Vandandaigne, Mde. J.	"	20 00	13 33
Wilgar, J. C.	Toronto, Ont.	15,000 00	10,000 00
Wilson, N. H.	Toronto, Ont.	10,000 00	6,666 66
Woodbridge, M. J.	Toronto, Ont.	10,000 00	6,666 66
Totals		\$150,000 00	\$ 100,003 34

## THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at Feb. 28, 1913).

Cyrus A. Birge, President; Thos. Baker, First Vice-President; H. S. Wilson, Second Vice-President;  
A. F. Webster, J. H. Adams, Samuel Screaton, James Dixon,  
C. H. Enderton, John Leslie, Hon. Colin A. Campbell.

## LIST OF SHAREHOLDERS—(As at December 31st, 1912).

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
G. A. B. Addy.....	St. John, N.B.....	5	200	200
J. H. Adams.....	Toronto, Ont.....	137	5,480	5,480
F. L. Anstruther.....	Portage la Prairie, Man.....	20	800	800
John J. Anderson.....	Edmonton, Alta.....	25	1,000	1,000
Alex. F. Angus.....	Regina, Sask.....	25	1,000	1,000
H. F. Adams.....	Halifax, N.S.....	10	400	400
A. W. Armitage.....	Minneapolis, Minn.....	2	80	80
L. B. Archibald.....	Truro, N.S.....	10	400	400
C. W. Archibald (in trust).....	".....	20	800	800
U. A. Buchner.....	London, Ont.....	28	1,120	1,120
Cyrus A. Birge.....	Hamilton, Ont.....	219	8,760	8,760
George Bruce.....	Toronto, Ont.....	5	200	200
Florence N. Bruce.....	North Bay, Ont.....	5	200	200
A. G. Browning.....	".....	20	800	800
John Blanchet.....	".....	5	200	200
Euclid Bonin.....	Port Arthur, Ont.....	10	400	400
S. H. Brennagh.....	".....	5	200	200
Thomas Baker.....	London, Ont.....	623	24,920	2,120
Wm. S. Beaver.....	Port Arthur, Ont.....	20	800	800
Joseph Brown.....	Winnipeg, Man.....	90	3,600	3,600
John Baird.....	".....	100	4,000	4,000
Edward Brown.....	Portage la Prairie, Man.....	10	400	400
R. B. Bennett.....	Calgary, Alta.....	25	1,000	1,000
Richard Bray.....	Victoria, B.C.....	25	1,000	1,000
J. A. Beauchamp.....	Strathecona, Alta.....	20	800	800
O. Bush.....	".....	25	1,000	.....
Thomas Bellamy.....	Edmonton, Alta.....	40	1,600	1,600
James Balfour.....	Regina, Sask.....	50	2,000	2,000
John G. Black.....	".....	25	1,000	1,000
Jas. E. Barteaux.....	Truro, N.S.....	5	200	200
Charlotte Birrell.....	".....	32	1,280	1,280
John B. Bell.....	Chatham, N.B.....	25	1,000	1,000
J. B. Black.....	Windsor, N.S.....	10	400	400
J. H. Barss.....	Wolfville, N.S.....	10	400	400
John W. Baker (in trust).....	Yarmouth, N.S.....	25	1,000	1,000
G. E. C. Burton.....	".....	25	1,000	1,000
E. C. Bowers.....	Westport, N.S.....	10	400	400
A. L. Belknap.....	Minneapolis, Minn.....	2	80	80
Jas. B. Bradford.....	Milwaukee, Wis.....	10	400	400
Henry H. Bechtel.....	Cincinnati, Ohio.....	50	2,000	.....
S. Percy Benjamin.....	Wolfville, N.S.....	16	640	640
Birge & Webster (in trust).....	Toronto, Ont.....	169	6,760	6,760
W. H. Crow (Estate).....	".....	10	400	400
W. H. Crow (Estate).....	Welland, Ont.....	10	400	400
Rol t. Cooper.....	".....	20	800	800
Wm. Clark.....	Dundas, Ont.....	10	400	400
Isabella Code.....	Perth, Ont.....	10	400	400
Jas. A. Crozier.....	Port Arthur, Ont.....	10	400	400
Harold E. Copp.....	Fort William, Ont.....	10	400	400
Hon. Colin H. Campbell.....	Winnipeg, Man.....	235	9,400	9,400
John F. Campbell.....	".....	100	4,000	4,000
Alexander Cameron.....	Fort William, Ont.....	25	1,000	1,000
S. B. Cowan.....	Portage la Prairie, Man.....	35	1,400	1,400
W. J. Cooper.....	Portage la Prairie, Man.....	50	2,000	2,000



## SESSIONAL PAPER No. 8

## THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
A. L. Cameron.....	Calgary, Alta.....	25	1,000	1,000
Lindley Crease.....	Victoria, B. C.....	10	400	400
F. W. Crang.....	Strathcona, Alta.....	25	1,000	1,000
W. C. Calkins.....	Minneapolis, Minn.....	50	2,000	2,000
Mrs. Mary M. Crease.....	Amherst, N. S.....	3	120	120
Rev. J. W. M. Crawford.....	Windsor, N. S.....	10	400	400
Geo. G. Crosby (in trust).....	Yarmouth, N. S.....	25	1,000	1,000
A. F. Cox.....	Truro, N. S.....	3	120	120
John F. Calhoun.....	Minneapolis, Minn.....	5	200	200
C. P. Chisholm.....	Halifax, N. S.....	25	1,000	1,000
Archibald Currie.....	Souris, P. E. I.....	15	600	600
E. M. Christian.....	Minneapolis, Minn.....	2	80	80
Alexander Campbell.....	".....	2	80	80
John G. Craig.....	".....	25	1,000	1,000
Chester A. Congdon (in trust).....	Duluth, Minn.....	200	8,000	8,000
Thos. F. Cole.....	".....	200	8,000	8,000
Mrs. Gertrude L. Clark.....	Red Deer, Alta.....	25	1,000	1,000
Stanley N. Carscallen.....	".....	20	800	800
Jennie S. Corning.....	Yarmouth, N. S.....	10	400	400
A. L. Crossin.....	Winnipeg, Man.....	35	1,400	1,400
Mrs. W. J. Devlin.....	North Bay, Ont.....	5	200	200
William Dineen.....	Toronto, Ont.....	130	5,200	5,200
Wm. Dixon.....	Hamilton, Ont.....	10	400	400
Alfred Dickie.....	Lower Stewiacke, N. S.....	30	1,200	1,200
A. W. Dwyre.....	Perth, Ont.....	20	800	800
S. N. Doyle.....	Sudbury, Ont.....	10	400	400
James Dixon.....	Hamilton, Ont.....	111	4,440	4,440
Johnson Douglass.....	Winnipeg, Man.....	25	1,000	1,000
Wm. A. Ducker.....	".....	50	2,000	2,000
Lionel Dickinson.....	Victoria, B. C.....	25	1,000	1,000
James McC. Douglas.....	Strathcona, Alta.....	25	1,000	1,000
H. H. Drake.....	Vancouver, B. C.....	10	400	400
William Dallas.....	Regina, Sask.....	50	2,000	2,000
D. R. Dingwall.....	Winnipeg, Man.....	100	4,000	4,000
M. S. Dickson.....	Great Village, N. S.....	50	2,000	2,000
Mrs. Harriet DeWolf.....	Wolfville, N. S.....	12	480	480
Donald Darrach.....	Kensington, P. E. I.....	20	800	800
Anton V. Dlouhy.....	Chicago, Ills.....	10	400	400
David B. Dewar.....	Hamilton, Ont.....	50	2,000	2,000
Edwin Dawson.....	Nanton, Alta.....	25	1,000	1,000
Henry DeBlois.....	Annapolis, N. S.....	5	200	200
John M. Eastwood.....	Hamilton, Ont.....	10	400	400
C. H. Enderton & Co.....	Winnipeg, Man.....	100	4,000	4,000
C. H. Enderton.....	".....	100	4,000	4,000
Foster F. Eaton.....	Truro, N. S.....	25	1,000	1,000
Thos. P. Evans.....	Chicago, Ills.....	100	4,000	4,000
Jager F. Ellingbo.....	Bergen, Norway.....	10	400	400
John J. Eklund.....	Duluth, Minn.....	100	4,000	4,000
Annie Firstbrook.....	Toronto, Ont.....	20	800	800
Murray Fitch.....	Grimsby, Ont.....	10	400	400
Daniel Ferguson.....	Chatham, N. B.....	10	400	400
James W. Fraser.....	Springhill, N. S.....	20	800	800
Rachel J. Fraser.....	".....	20	800	800
Mrs. Emma J. Foshay.....	Berwick, N. S.....	30	1,200	1,200
Charles J. Fox.....	Pubnico Head, N. S.....	25	1,000	1,000
Miss Marian H. Freeman.....	Milton, N. S.....	40	1,600	1,600
Nelson P. Freeman.....	Bridgewater, N. S.....	15	600	600
Wm. Foulke.....	St. Paul, Minn.....	5	200	200
Samuel Fenn.....	London, England.....	10	400	400
J. J. Greene.....	Hamilton, Ont.....	10	400	400
H. H. Gaetz.....	Red Deer, Alta.....	25	1,000	1,000
Jas. D. Green.....	Edmonton, Alta.....	25	1,000	1,000
J. H. Garipey.....	".....	25	1,000	1,000
John F. Gregory.....	St. John, N. B.....	50	2,000	2,000
Harriet Gunn.....	Yarmouth, N. S.....	5	200	200

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## THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
F. T. Gardiner.....	Liverpool, N. S.....	10	400	400
Jas. A. Gates (in trust).....	Middleton, N. S.....	13	520	520
Andrew B. Gates.....	".....	15	600	600
G. Hope.....	Hamilton, Ont.....	10	400	400
R. K. Hope.....	".....	10	400	400
A. E. Hanna.....	Perth, Ont.....	20	800	800
J. K. Hill.....	Portage la Prairie, Man.....	20	800	800
Charles Heath.....	".....	10	400	400
J. F. Higginbotham.....	Brandon, Man.....	50	2,000	2,000
Wm. R. Hull.....	Calgary, Alta.....	100	4,000	4,000
Jas. B. Hall.....	Truro, N. S.....	20	800	800
S. D. Heckbert.....	Chatham, N. B.....	5	200	200
Mrs. Blanche Hill (in trust).....	Truro, N. S.....	25	1,000	1,000
Alvin C. Harding (in trust).....	Yarmouth, N. S.....	50	2,000	2,000
Mrs. Louise F. Hendry.....	Milton, N. S.....	5	200	200
Geo. A. Hall.....	Dartmouth, N. S.....	10	400	
W. H. Hunter.....	Toronto, Ont.....	8	320	320
Jas. J. Hill.....	St. Paul, Minn.....	100	4,000	4,000
E. B. Hawkins.....	Duluth, Minn.....	100	4,000	4,000
Mrs. Henderson (Estate).....	St. Catharines, Ont.....	10	400	400
Jas. D. Irvine.....	Portage la Prairie, Man.....	20	800	800
C. L. Iverson.....	Chicago, Ills.....	25	1,000	1,000
Ralph W. Iverson.....	".....	25	1,000	1,000
E. A. Iverson.....	".....	2	80	80
C. H. Jackson.....	Fort William, Ont.....	10	400	400
Mrs. S. L. C. D. Johnston.....	Portage la Prairie, Man.....	10	400	400
Alfred E. Jackson.....	Edmonton, Alta.....	50	2,000	2,000
Reuben R. Jamieson.....	Calgary, Alta.....	50	2,000	150
Walter J. Jardine.....	Newcastle, N. B.....	5	200	200
C. P. Jensen.....	Maple Plain, Minn.....	5	200	100
John Jardine.....	Somerside, P. E. I.....	10	400	400
Mrs. Francis M. Jarvis.....	Truro, N. S.....	30	1,200	1,200
W. P. King.....	".....	30	1,200	1,200
Thos. Kelley.....	Winnipeg, Man.....	50	2,000	2,000
John Keddy (Estate).....	Brandon, Man.....	20	800	800
Wm. J. Kent.....	Truro, N. S.....	20	800	800
Geo. H. Kopp.....	Virginia, Minn.....	15	600	600
Jas. A. Kenney.....	Liverpool, N. S.....	25	1,000	
Geo. C. Keys.....	Truro, N. S.....	50	2,000	2,000
Edwin D. King.....	Halifax, N. S.....	50	2,000	2,000
Richard M. King.....	".....	20	800	800
Chas. S. Knight, Jr.....	Chicago, Ills.....	20	800	800
T. G. Loggie.....	Fredericton, N. B.....	50	2,000	2,000
John Leslie.....	Winnipeg, Man.....	391	12,160	12,160
John E. Lundy.....	Portage la Prairie, Man.....	10	400	400
Thomas Lea.....	Victoria, B. C.....	10	400	400
Herbert A. Lilley.....	".....	50	2,000	2,000
Henry E. Levy.....	".....	25	1,000	1,000
David Low.....	Regina, Sask.....	100	4,000	4,000
G. E. M. Lewis.....	Truro, N. S.....	50	2,000	2,000
John Lewis.....	".....	50	2,000	2,000
J. P. Lynch.....	St. John, N. B.....	50	2,000	2,000
J. R. Lamy.....	Amherst, N. S.....	25	1,000	1,000
F. A. Lawrence.....	Truro, N. S.....	40	1,600	400
G. G. LeMeisurier.....	Toronto, Ont.....	575	23,000	23,000
J. T. Middleton.....	Hamilton, Ont.....	10	400	400
Edward Morgan.....	Dell, Ont.....	10	400	400
W. R. Mills.....	Hamilton, Ont.....	20	800	800
R. L. Murray & Son.....	Paris, Ont.....	20	800	800
A. J. Madill.....	Fort William, Ont.....	2	80	80
James Meek.....	Port Arthur, Ont.....	50	2,000	2,000
Geo. C. Mills (Estate).....	Winnipeg, Man.....	100	4,000	3,400
Joseph Maw.....	".....	25	1,000	1,000
S. H. J. Montgomery.....	".....	20	800	800
T. & W. Millar.....	Portage la Prairie, Man.....	50	2,000	2,000

## SESSIONAL PAPER No. 8

## THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Arthur Meighen.....	Portage la Prairie, Man.	20	800	800
E. Michener.....	Red Deer, Alta.	20	800	800
D. W. Macdonald.....	Edmonton, Alta.	50	2,000	1,000
John B. Mercer.....	"	25	1,000	1,000
C. R. Mitchell.....	Medicine Hat, Alta.	10	400	400
Wm. E. Muir.....	Montreal, P.Q.	50	2,000	.....
J. H. MacGregor.....	New Glasgow, N. S.	10	400	400
Chas. J. Miller.....	"	25	1,000	1,000
J. Ross Millar.....	Amherst, N. S.	25	1,000	.....
A. H. Marquis.....	Chatham, N. B.	10	400	400
D. P. MacLachlan.....	"	20	800	800
R. L. Murray.....	Springhill, N. S.	10	400	400
Hugh A. MacLean.....	Calgary, Alta.	20	800	.....
Geo. J. Morton.....	Yarmouth, N. S.	25	1,000	250
Elisha D. Moore.....	Liverpool, N. S.	10	400	.....
Carman S. Marshall.....	Bridgewater, N. S.	25	1,000	.....
Alex. H. MacKay.....	Halifax, N. S.	20	800	800
Ivan A. Mader (in trust).....	"	25	1,000	1,000
Angus A. Macdonald.....	Antigonish, N. S.	10	400	400
T. Moore.....	Charlottetown, P.E.I.	10	400	400
F. S. Moore.....	"	10	400	400
Robie Morton, in trust.....	Middleton, N.S.	5	200	200
Annie F. MacDonald.....	Pictou, N.S.	20	800	800
Anna M. MacMillan, Mrs.....	Seattle, Wash.	30	1,200	1,200
J. D. Montgomery.....	Toronto, Ont.	30	1,200	1,200
Sydney T. Miller.....	Detroit, Mich.	10	400	400
The Magee-Walton Co. Ltd.....	Hamilton, Ont.	10	400	400
J. R. McCollum.....	Welland, Ont.	40	1,600	1,600
Hugh G. McNeil.....	Oakville, Ont.	10	400	400
Hon. Peter McLaren.....	Perth, Ont.	100	4,000	4,000
Wm. P. McEwen.....	Perth, Ont.	10	400	400
W. A. McKim.....	Calgary, Alta.	10	400	400
J. R. McIntosh.....	St. John, N.B.	25	1,000	1,000
D. A. McRae.....	Winnipeg, Man.	25	1,000	1,000
John McLaurin.....	Fort William, Ont.	50	2,000	2,000
Alex. N. MacPherson.....	Winnipeg, Man.	10	400	400
J. A. McKerchar.....	"	25	1,000	1,000
John McDiarmid.....	Brandon, Man.	50	2,000	2,000
Jas. A. McKenzie.....	Calgary, Alta.	50	2,000	2,000
Alfred R. McDiarmid.....	Brandon, Man.	50	2,000	2,000
T. G. McMullen.....	Truro, N.S.	100	4,000	4,000
John McDonald.....	Chatham, N.B.	13	520	520
H. B. McDonald.....	"	12	480	480
John J. McNeeley.....	"	10	400	400
Albert McLennan.....	"	5	200	150
John F. McLaren.....	Lower Argyle, N.S.	25	1,000	1,000
Jas. M. McDonald.....	Truro, N.S.	10	400	.....
E. A. McCurdy (Rev.).....	Halifax, N.S.	10	400	400
McLean & McKinnon.....	Charlottetown, P.E.I.	25	1,000	.....
John T. McKenzie.....	"	100	4,000	4,000
Chas. E. McLaughlin.....	Annapolis, N.S.	10	400	.....
James McCahill.....	Duluth, Minn.	700	2,800	28,000
Angus McLean.....	Detroit, Mich.	30	1,200	1,200
J. C. Newbury.....	Victoria, B.C.	50	2,000	2,000
A. I. Ogilvie.....	Orillia, Ont.	5	200	200
Archibald Ogilvie.....	Portage La Prairie	25	1,000	1,000
Joshua Oakes.....	Bridgewater, N. S.	10	400	.....
Osler, Hammond & Nanton.....	Winnipeg, Man.	10	400	400
Wm. H. Pearn.....	Bowmanville, Ont.	10	400	400
E. Gus Porter.....	Belleville, Ont.	30	1,200	1,200
W. E. Phinn.....	Welland, Ont.	50	2,000	2,000
Albert G. Peters.....	London, Ont.	20	800	800
David Purvis.....	North Bay, Ont.	20	800	800
Godfrey Parker.....	Toronto, Ont.	50	2,000	2,000
Chas. E. Pooley.....	Victoria, B. C.	100	4,000	4,000

## THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed	Amount paid in cash.
			\$	\$
Mary J. Price.....	Vancouver Is., B.C. (Duncan's P.O.)..	10	400	400
Augustine Pimbury.....	Vancouver Is., B.C. (Duncan's P.O.)..	10	400	400
Wm. Pearce.....	Calgary, Alta.....	25	1,000	1,000
Mrs. M. A. Pearce.....	Calgary, Alta.....	25	1,000	1,000
W. E. Payne.....	Red Deer, Alta.....	10	400	400
H. O. Phillips.....	".....	10	400	400
Wm. Phillips.....	".....	10	400	400
J. R. Everett.....	Regina, Sask.....	50	2,000	
Robt. Purdon.....	Brandon, Man.....	50	2,000	2,000
Emile J. Proulx.....	Cloquet, Minn.....	10	400	400
John G. Pyke.....	Liverpool, N.S.....	5	200	200
Vincent J. Paton.....	Bridgewater, N.S.....	20	800	200
John Powers.....	Chicago, Ill.....	100	4,000	3,000
Louis A. Peters.....	Detroit, Mich.....	25	1,000	1,000
George Ross.....	Welland, Ont.....	10	400	400
J. A. Ramsden.....	Port Colborne, Ont.....	5	200	200
Jas. F. Robertson.....	Fort William, Ont.....	5	200	200
Wm. Richardson, in trust.....	Portage la Prairie.....	25	1,000	1,000
Wm. Richardson.....	Calgary, Alta.....	50	2,000	2,000
Wm. J. Riley.....	Calgary, Alta.....	25	1,000	1,000
J. Rogers.....	Vancouver, B.C.....	100	4,000	4,000
A. C. Rutherford.....	Stratheona, Alta.....	50	2,000	2,000
Arthur B. Rugg.....	Minneapolis, Minn.....	40	1,600	1,600
E. A. Randall.....	Truro, N.S.....	20	800	800
H. W. Rogers.....	Amherst, N.S.....	20	800	
John F. Robinson, in trust.....	Springhill, N.S.....	5	200	200
Wm. Richardson, in trust.....	Truro, N.S.....	10	400	400
Wm. Richardson.....	Truro, N.S.....	10	400	400
Frank F. Ramsay.....	Hazel Hill, N.S.....	20	800	
Thos. E. Ramsay, in trust.....	Somerset, P.E.I.....	50	2,000	2,000
Charles Read.....	Chicago, Ill.....	50	2,000	2,000
J. L. Rothrock, M.D.....	St. Paul, Minn.....	100	4,000	4,000
Chas. A. Stewart.....	Duluth, Minn.....	100	4,000	4,000
George Sweet.....	Hamilton, Ont.....	10	400	400
Samuel Sreaton.....	London, Ont.....	60	2,400	2,400
Ninian Sanderson.....	Byron P. O., Ont.....	5	200	200
Edward Sanderson.....	Markham, Ont.....	10	400	400
W. G. Somerville.....	Welland, Ont.....	10	400	400
Geo. R. Smith.....	Londonderry, N.S.....	100	4,000	4,000
Geo. W. Smith.....	North Bay, Ont.....	10	400	400
A. Hoffman Smith, in trust.....	Sudbury, Ont.....	1	40	40
Albert L. Smith.....	Port Arthur, Ont.....	5	200	200
A. Snelgrove.....	Fort William, Ont.....	5	200	200
John C. Stinson.....	".....	10	400	400
R. P. Steves.....	Sussex, N.B.....	5	200	200
Robert R. Scott.....	Winnipeg, Man.....	25	1,000	1,000
C. W. Sharp.....	".....	50	2,000	2,000
Robert M. Simpson.....	".....	100	4,000	4,000
Henry Stephens, in trust.....	Portage la Prairie, Man.....	100	4,000	4,000
H. A. Stewart.....	".....	50	2,000	2,000
Donald J. Stewart.....	High Bluff, Man.....	10	400	400
Wm. J. Schwigler.....	Port Arthur, Ont.....	20	800	800
Abraham E. Smith.....	Victoria, B.C.....	50	2,000	
Wm. H. Sheppard.....	Stratheona, Alta.....	40	1,600	1,000
T. J. S. Skinner.....	Calgary, Alta.....	100	4,000	4,000
C. H. Simpson.....	Winnipeg, Man.....	50	2,000	2,000
L. L. Sutherland, estate.....	Minneapolis, Minn.....	5	200	50
E. T. Sturdee.....	St. John, N.B.....	10	400	400
Geo. W. Stuart.....	Truro, N.S.....	50	2,000	2,000
Chas. H. Smith.....	Amherst, N.S.....	50	2,000	2,000
Charles Smith.....	Amherst, N.S.....	25	1,000	1,000
Geoffrey Stead.....	Chatham, N.B.....	10	400	400
Geo. J. Sproul.....	".....	50	2,000	

## SESSIONAL PAPER No. 8

## THE SOVEREIGN FIRE ASSURANCE COMPANY OF CANADA—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Jas. A. Sutherland, M.D.	Springhill, N.S.	25	1,000	1,000
John A. Sponagle, in trust	Middleton, N.S.	25	1,000	
John G. Sterns	Souris, P.E.I.	20	800	800
J. Sellwood	Duluth, Minn.	100	4,000	4,000
Walter Scotten	Detroit, Mich.	10	400	400
Standard Trust Co.	Winnipeg, Man.	50	2,000	2,000
Mrs. L. J. Smallman	New Glasgow, N.S.	18	720	720
Mrs. May E. Smallman	Dartmouth, N.S.	16	640	640
Wm. Turnbull	London, Ont.	30	1,200	1,200
B. Tucker	Allenburg, Ont.	50	2,000	2,000
Mary Tegar	Toronto, Ont.	5	200	200
Geo. E. Taylor	Paris, Ont.	10	400	400
Taylor & Scott	Grand Rapids, Wis.	50	2,000	2,000
Wm. J. Taylor	Portersville, Cal.	10	400	400
Alexander Taylor	Edmonton, Alta.	25	1,000	1,000
W. Ernest Thompson	Halifax, N.S.	10	400	400
Samuel S. Thorpe	Minneapolis, Minn.	100	4,000	4,000
David J. Thomas	Truro, N.S.	20	800	800
P. H. Tyrrell	Selah P.O., Wash.	10	400	400
J. B. Tingley	Wolfville, N.S.	20	800	800
J. G. Toombs, in trust	Mt. Stewart, P.E.I.	10	400	400
James P. Thomason	Minneapolis, Minn.	2	80	80
Wm. Tucker	St. Catharines, Ont.	10	400	400
John Tucker	Rocky Rapids, Alta.	10	400	400
Thos. Underwood	Calgary, Alta.	100	4,000	4,000
Mrs. Ellen F. Van Pelt	La Grange, Ill.	10	400	400
Walter Woods	Hamilton, Ont.	10	400	400
A. F. Webster	Toronto, Ont.	162	6,480	6,480
Peter Wallace, in trust	Blind River, Ont.	40	1,600	1,600
Jas. E. White	St. John, N.B.	20	800	800
Fred. W. Weir	Winnipeg, Man.	25	1,000	1,000
Geo. D. Wood	"	100	4,000	4,000
Frank E. Weldon	"	20	800	800
Daniel D. Wood	"	100	4,000	4,000
Wm. Wishart	Portage la Prairie, Man.	50	2,000	2,000
James Walker	Calgary, Alta.	100	4,000	4,000
L. R. Williams	Annandale, Minn.	60	2,400	2,400
Roscoe H. Wing	Chatham, N.B.	50	2,000	2,000
W. L. T. Weldon	"	10	400	
Jennie G. Weldon	"	5	200	
Rev. Wm. C. Wilson	Springhill Mines, N.S.	25	1,000	1,000
Wm. F. West	Liverpool, N.S.	50	2,000	2,000
A. L. Wile	Bridgewater, N.S.	5	200	50
Wm. A. Weeks	Charlottetown, P.E.I.	50	2,000	2,000
H. S. Wilson	Toronto, Ont.	831	33,240	4,920
Chas. W. Ward	Chicago, Ill.	50	2,000	
Albert Wilkinson	St. Paul, Minn.	50	2,000	2,000
Ethel Wilson, Mrs.	St. Catharines, Ont.	10	400	400
Adolph Weber	Milwaukee, Wis.	50	2,000	2,000
Young & Lorway	Sydney, N.S.	20	800	800
James Yorston	Pictou, N.S.	20	800	800
John Yorston	"	20	800	800
Wm. Yould	Kentville, N.S.	25	1,000	1,000
Robert J. Young	Chicago, Ill.	50	2,000	2,000
C. P. Zacher	Chicago, Ill.	20	800	800
Totals		14,840	\$ 593,600	\$ 506,638

## THE STERLING ACCIDENT AND GUARANTEE COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at Mar. 3, 1913).

Robert Thomson, President; Percy W. Thomson, Roy P. Church, Albert Starkey, R. T. Leavitt, Alfred Porter, J. Royden Thomson.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1912).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
H. H. Beck.....	Toronto, Ont.....	30	3,000 00	900 00
George Boulter.....	Montreal, P.Q.....	50	5,000 00	1,500 00
Wm. F. Carsley.....	".....	20	2,000 00	600 00
Roy P. Church.....	St. John N.B.....	180	18,000 00	5,400 00
D. Drysdale.....	Montreal, P.Q.....	5	500 00	150 00
Robert Stanley Ewing.....	Winnipeg, Man.....	20	2,000 00	600 00
Claude K. Eville.....	Brandon, Man.....	5	500 00	150 00
Roswell C. Fisher.....	Montreal, P.Q.....	25	2,500 00	750 00
C. J. Flanagan.....	Westmount, P.Q.....	5	500 00	150 00
George C. Gibbons.....	London, Ont.....	10	1,000 00	300 00
F. C. Henshaw.....	Montreal, P.Q.....	10	2,000 00	600 00
Chas. S. Hoare.....	".....	20	2,000 00	600 00
John Benson How.....	".....	1	100 00	100 00
Dr. O. M. Jones.....	Victoria, B.C.....	10	1,000 00	300 00
Roland Hughes Jones.....	Anglesea, North Wales..	11	1,100 00	330 00
J. W. Lambly.....	Montreal, P.Q.....	20	2,000 00	600 00
William H. Logan.....	Victoria, B.C.....	20	2,000 00	600 00
Claude H. LeMesurier.....	Montreal, P.Q.....	10	1,000 00	300 00
F. S. MacKay.....	".....	10	1,000 00	300 00
Alex. McArthur.....	".....	10	1,000 00	300 00
National Ins. Corp. Ltd.....	St. John, N.B.....	20	2,000 00	600 00
Alfred Porter.....	".....	135	13,500 00	4,050 00
George T. Pickford.....	Cheshire, Eng.....	20	2,000 00	600 00
John B. Reid.....	Montreal, P.Q.....	20	2,000 00	600 00
C. E. Searll.....	".....	10	1,000 00	300 00
W. W. Smith.....	St. Henri, P.Q.....	10	1,000 00	300 00
A. Starkey.....	Montreal, P.Q.....	20	2,000 00	600 00
Percy Walter Thomson.....	St. John, N.B.....	200	20,000 00	6,000 00
F. Tufts.....	Wolfville, N.S.....	50	5,000 00	1,500 00
Robert Thomson.....	St. John, N.B.....	495	49,500 00	14,850 00
John Royden Thomson.....	".....	200	20,000 00	6,000 00
D. Williamson.....	Montreal, P.Q.....	10	1,000 00	300 00
J. Lewis Williams.....	Three Rivers, P.Q.....	20	2,000 00	600 00
Totals.....		1,692	\$169,200 00	\$ 50,830 00

## SESSIONAL PAPER No. 8

## THE TITLE AND TRUST COMPANY.

## LIST OF DIRECTORS—(As at Feb. 20, 1913).

E. F. B. Johnston, K.C., President; Hon. W. A. Charlton, Vice-President; W. J. Gage, Noel Marshall, W. K. George, G. H. Hees, J. A. Kammerer, J. B. Tudhope, Jacob Kohler, Allan Macpherson, W. R. Hobbs, R. Wade, John J. Gibson.

## LIST OF SHAREHOLDERS—(As at December 31, 1912).

Name.	Address.	Amount. subscribed.	Amount. paid in cash.
		\$	\$
E. F. B. Johnston.....	Toronto.....	16,000	6,400
W. A. Charlton.....	".....	21,000	9,600
W. J. Gage.....	".....	16,000	6,400
Thomas Jenkins.....	".....	16,000	7,400
James Hardy.....	".....	16,000	7,400
James B. Tudhope.....	Orillia.....	15,090	6,400
W. R. Hobbs.....	Toronto.....	15,000	6,000
W. J. Clark.....	".....	6,000	2,400
Noel Marshall.....	".....	18,000	7,200
W. K. George.....	".....	6,000	2,400
Alex Smith.....	Ottawa.....	2,000	800
George H. Hees.....	Toronto.....	16,000	6,400
Jacob Kohler.....	Cayuga.....	6,000	2,400
William Anderson.....	Ottawa.....	5,000	2,000
William Thomson.....	Orillia.....	2,000	800
R. Wade.....	".....	15,000	6,000
H. J. Bartlett.....	".....	5,000	2,000
Allan McPherson.....	Longford Mills.....	16,000	6,400
W. H. Tudhope.....	Orillia.....	5,000	2,000
R. K. Burgess.....	Toronto.....	5,000	2,000
William Ramsay.....	Bowland, Scotland.....	5,000	2,000
J. J. Gibson.....	Toronto.....	5,000	2,000
H. W. Aikins.....	".....	1,000	400
G. T. Somers.....	".....	2,000	800
T. S. Webster.....	".....	1,000	400
Estate, J. W. Paterson.....	Montreal.....	5,000	2,000
T. A. Russell.....	Toronto.....	500	500
H. W. Auden.....	".....	500	200
J. A. Kammerer.....	".....	16,000	6,400
R. R. Jelly.....	Regina, Sask.....	2,500	1,000
Cideon Grant.....	Toronto.....	2,500	1,000
Andrew Dods.....	".....	2,500	1,000
D. B. Hanna.....	".....	6,000	2,400
J. M. Prentiss.....	".....	500	50
Totals.....		\$273,090	\$112,550

3 GEORGE V., A. 1913

## THE TRAVELLERS' INDEMNITY CO. OF CANADA.

LIST OF DIRECTORS—(As at February 13, 1913).

S. C. Dunham, President; Frank F. Parkins, Vice-President; J. L. Way, Wm. McCaw, W. A. Molson,  
F. W. Evans.

LIST OF SHAREHOLDERS—(As at December, 31 1912).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Travelers Insurance Company.....	Hartford.....	479,000 00	95,800 00
W. A. Molson.....	Montreal.....	3,000 00	600 00
F. W. Evans.....	".....	3,000 00	600 00
Wm. McCaw.....	".....	3,000 00	600 00
F. F. Parkins.....	".....	3,000 00	600 00
J. L. Way.....	Hartford.....	3,000 00	600 00
J. B. Linger.....	".....	3,000 00	600 00
S. C. Dunham.....	".....	3,000 00	600 00
	Totals.....	\$500,000 00	\$100,000 00



## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at December 31, 1912.)

Hon. Geo. A. Cox, Pres., W. R. Brock, Vice-Pres., Robt. Bickerdike, M.P., E. W. Cox, D. B. Hanna, Jno. Hoskin, K.C., L.L.D., A. Laird, Z. A. Lash, K.C. L.L.D., W. B. Meikle, Geo. A. Morrow, A. Myers, Frederic Nicholls, J. K. Osborne, Col. Sir Henry Pellatt, C.V.O., E. R. Wood.

## LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1912.)

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			\$
Anderson, C. E.	Messrs. Maury & Donnelly— Williams Thompson Co., Baltimore, Md.	40	800
Bickerdike, Robert.	Montreal, Que., Can.	1,250	25,000
Brock, W. R.	W. R. Brock & Co., Toronto, Can.	5,000	100,000
Carpenter, Mrs. Alice B.	Wakefield, Mass. U.S.A.	100	2,000
Carpenter, Geo. O.	c/o National Lead Co., St. Louis, Mo., U.S.A.	100	2,000
Cox, Hon. George A.	Canada Life Bldg., Toronto, Can.	4,945	98,900
Daly, Sir M. B.	Halifax, N.S., Can.	50	1,000
Donnelly, W. J.	Messrs. Maury & Donnelly— Williams Thompson Co., Baltimore, Md., U.S.A.	60	1,200
Frank & Dubois.	47 William St., New York City, U.S.A.	250	5,000
Gold, James.	"Rosebank", Duntun Green near Seven Oaks, Kent, England.	37	740
Guntrum, L. E.	1207 First National Bank, Cincinnati, Ohio.	40	800
Hammond, Executor of Estate of H. C.	c/o National Trust Co., To- ronto, Can.	700	14,000
Hoskin, John, K.C., L.L.D.	McCarthy, Osler, Hoskin & Harcourt, Toronto, Can.	1,250	25,000
Jemmett, F. G. & A. St. L. Trigge, (in trust).	Canadian Bank of Commerce Toronto, Can.	12,500	250,000
Lash, Z. A. K.C., L.L.D.	Canadian Bank of Commerce Toronto, Can.	1,250	25,000
MacKenzie, Sir William.	Canadian Northern Rail- way Bldg., Toronto, Can.	5,000	100,000
Mann, Sir D. D.	Canadian Northern Rail- way Bldg., Toronto, Can.	5,000	100,000
Nicholls, Frederic.	Canadian General Electric, Toronto, Can.	750	15,000
Osborne, James Kerr.	Massey-Harris Co., Toronto, Can.	2,500	50,000
Osler, Hammond & Nanton.	Winnipeg, Man., Can.	300	6,000
Pearson, F. S.	25 Broad St., New York City, U.S.A.	1,250	25,000
Pellatt, Col. Sir Henry C.V.O.	Traders Bank Bldg., Toronto Can.	5,000	100,000
Perrin, Mrs. Miney.	73 Maiden Lane, New York City, U.S.A.	250	5,000
Smith Davis & Co.	Buffalo, N.Y., U.S.A.	211	4,220
Smith, F. J. D.	Newtonbrook, Ont., Can.	40	800
Wood, E. R.	Central Canada Loan & Sa- vings Co., Toronto, Can.	2,127	42,540
Totals.		50,000	\$1,000,000

3 GEORGE V., A. 1913

THE WESTERN ASSURANCE COMPANY—*Con.*

## LIST OF HOLDERS OF COMMON STOCK—(As at December 31, 1912.)

## LIST OF SHAREHOLDERS—(As at December 31, 1912.)

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			\$
Adamson, W. H.....	117 Maitland St., Toronto, Can.....	10	200
Agar, Miss Florence.....	126 Seaton St., Toronto, Can.....	11	220
Alexander, S. C., Executors Estate Mrs. J. P. Alexander.....	21 Waterloo St., Birmingham Eng.....	35	700
Allan, Mrs. Elsie, M.....	496 Shelbourne St., Toronto, Can.....	160	2,000
All son, Mrs. Mary.....	Ayers Cliff, Quebec, Can.....	20	400
Ardagh, Miss Annie B.....	Barrie, Ont., Can.....	3 0	600
Ardagh, Executors Estate of H. H.....	Barrie, Ont., Can.....	30	600
Arkell, F. Henry.....	Woolaston, Eng.....	400	8,000
Arnoldi, Mrs. E. Louise.....	37 North St., Toronto, Can.....	25	500
Arnoldi, Mrs. Agnes.....	109 College St., Toronto, Can.....	11	220
Arnoldi, Frank, in trust for Miss Harriet Burrows.....	103 Bay St., Toronto, Can.....	30	600
Ayles, Miss Anna.....	1764 Haro St., Vancouver, B.C., Can.....	12	240
Baillic, Jame E.....	66 Front St. E., Toronto Can.....	37	740
Bain, Miss Janet.....	46 D'Arcy St. Toronto Ca.....	50	1,000
Bain, Thomas.....	Dundas, Ont., Can.....	50	1,000
Bain, Mrs. Helen.....	Dundas, Ont., Can.....	60	1,200
Baines, Mrs. Mary L.....	169 St. George St., Toronto, Can.....	9	180
Baird, Executors Estate of Hugh N.....	Board of Trade, Toronto, Can.....	120	2,400
Baker, Executors Estate of John T.....	76 Beaver St., New York, U.S.A.....	250	5,000
Ballantyne, W. L.....	c/o J. N. Ballantyne, 14 Cornhill, London, E.C., Eng.....	24	480
Barker, Miss Lucy W.....	Torrington, Conn., U.S.A.....	16	320
Barker, Samuel.....	Hamilton, Ont., Can.....	166	3,320
Barnet, Mrs. J. G.....	"Coleraine Hall", Renfrew, Ont., Can.....	150	3,000
Bassett, Mrs. Annie.....	Bowmanville, Ont., Can.....	25	500
Bassett, Miss Mary J. C.....	".....	20	400
Bassett, Executors Estate of Thomas.....	".....	30	600
Bate, Executors Estate T. B.....	St. Catharines, Ont., Can.....	100	2,000
Bate, W. T.....	St. Catharines, Ont., Can.....	50	1,000
Bates, F. W. & C. S. Austin.....	Billiter Bldg., London, Eng.....		
Battersby Executors Estate.....	34 Leadenhall St., London, Eng.....	10	200
C.—Exec. A. C. Clark, Sarnia, H. C. P. Battersby.....	c/o H. C. P. Battersby, Port Dover, Ont.....	26	520
Baxter, Mrs. A. H. C.....	317 Cooper St., Ottawa, Ont.....	25	500
Baxter, Dighton W.....	Rosedale Golf Club, Bedford Park, Ont.....	10	200
Baxter, Mrs. Ellen M.....	Rosedale Golf Club, Bedford Park, Ont.....	100	2,000
Bean Rev. W. H.....	Bronx River Ave., Sherwood Park, Yonkers, New York U.S.A.....	36	720
Executrix—Mary Anna Bean....			
Beatty, Mrs. Edith A.....	69 Lowther Ave., Toronto, Ont.....	12	240
Beatty, Mrs. Margaretta E.....	411 Dovercourt Rd., Toronto, Can.....	25	500
Becmer, Miss Clara.....	37 Sussex Ave., Toronto, Ont.....	14	280
Becmer, Miss Kate A.....	37 Sussex Ave., Toronto, Can.....	35	700
Becmer, Frank, M.D.....	37 Sussex Ave., Toronto, Can.....	8	160
Becson, Mrs. Mary W.....	Box 451, Colorado Springs, Colorado, U.S.A.....	16	320
Bell-Irving, J. J.....	Minto House, Hawick, Scotland.....	400	8,000
Biekerdike, Robert, M.P.....	Beardmore Bldg., Montreal, Que.....	1,050	21,000

SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			\$
Biggs, Mrs. Gertrude L.....	c/o Biggs & Biggs, 539 Confederation Life Bldg., Toronto, Ont., Can.....	53	1,060
Blaker, Rev. C. R.....	"The Vicarage" Turners Hill Sussex, Eng.....	50	1,000
Blaker, E. H.....	Northgate, Chichister, Sussex, Eng.....	200	4,000
Blaker, M. S.....	"The Wallands" Lewes, Sussex, Eng.....	20	400
Blaker, Reginald.....	"The Wallands", Lewes, Sussex, Eng.....	12	240
Blaker, H. M.....	"The Wallands", Lewes, Sussex, Eng.....	4	80
Blossom, George W.....	171 LaSalle St., Chicago, Ill. U.S.A.....	125	2,500
Bond, George W.....	Guelph, Ont., Can.....	20	400
Bond, Executors Estate of J. M. Executors—D. T. Symons.....	c/o D. T. Symons, 18 King St., Toronto.....	38	760
Boswell, Mrs. Charlotte.....	Hamilton, Bermuda.....	100	2,000
Braid, John.....	5½ Fenchurch, London, E. C., Eng.....	10	200
Brock, W. R.....	W. R. Brock & Co., Toronto, Can.....	532	10,640
Brown, Mrs. Cornelia C.....	Owen Sound, Can.....	250	5,000
Brown, Edward B. Executors Estate of Mrs. Diana Betley.....	Rolph & Brown, Toronto, Can.....	75	1,500
Brown, Robert S.....	412 Euclid Ave., Toronto, Can.....	50	1,000
Boyd, Ernest B.....	47 William St., New York City, U. S. A.....	125	2,500
Bruce, Robert.....	St. Ninnians, Hatch End, Vinner, Eng.....	70	1,400
Brunton, Mrs. Harriet A.....	Newmarket, Ont.....	50	1,000
Burder, R. H. R.....	Hampstead, N.W., Eng.....	50	1,000
Burder, Mrs. A. F.....	Hampstead, N.W., Eng.....	2	40
Burder, R. H. R., in trust.....	London, Eng.....	34	680
Burder, John.....	Barnecombe, Sussex, Eng.....	50	1,000
Burns, Miss Jennie.....	Toronto.....	100	2,000
Cable, Sir Ernest.....	Care of Messrs. Bird & Co., London, Eng.....	250	5,000
Cameron, Mrs. Annie.....	Toronto.....	40	800
Cameron, Mrs. Katharine.....	".....	6	120
Campbell, Executors of Estate of D.—Executors, W. J. Campbell.....	Care of J. Campbell, Interlaken, New York, U.S.A.....	47	940
Campbell, Mrs. Eleanor.....	Stonewall, Man.....	25	500
Campbell, P. McL.....	Collingwood, Ont.....	20	400
Canada Trust Co.....	London, Ont.....	20	400
Carey, Executors Estate Wm., Executors, F. Roper & Mrs. Carey.....	Care of F. Roper, Toronto.....	60	1,200
Carlyle, Mrs. W. D.....	Toronto.....	179	3,580
Carlyle, Executrix, Est. James.....	".....	125	2,500
Carmelite Sisters.....	Baltimore, Maryland, U.S.A.....	18	360
Carpenter, Miss S. P.....	Collingwood, Ont.....	40	800
Carpenter, George O.....	St. Louis, Missouri, U.S.A.....	125	2,500
Carpenter, Mrs. Alice B.....	Wakefield, Mass., U.S.A.....	125	2,500
Carruthers, James.....	Montreal, Que.....	500	10,000
Cashin, A.....	Care of F. A. Hodgkinson & Co., Birmingham, Eng.....	12	240
Cawthra, Mrs. E. J.....	Toronto.....	50	1,000
Cawthra, Mrs. E. J. and W. H. Cawthra, in trust.....	Care of W. H. Cawthra, Toronto.....	110	2,200
Cawthra, W. Herbert.....	Toronto.....	30	600

3 GEORGE V., A. 1913

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			\$
Central Canada Loan & Savings Co. in trust.....	Toronto.....	2,205	44,100
Champion, Executors Estate Charles, Exec.			
Brantford Trust Company.....	Brantford, Ont.....	53	1,060
Chapin, Mrs. Carrie L.....	Toronto.....	34	680
Carpenter, E. R.....	Collingwood, Ont.....	60	1,200
Chester, John George.....	Toronto.....	50	1,000
Cheyne, A. D.....	London, Eng.....	80	1,600
Chipman, Willis.....	Toronto.....	100	2,000
Chute, Misses Eliza and Agnes Chute, in trust.....	Toronto.....	15	300
Clark, Andrew.....	Dundas, Ont.....	100	2,000
Clark, James A.....	Greensville, Ont.....	25	500
Cockburn, G. R. R., Est. of.....	Toronto.....	500	10,000
Cockburn, Mrs. Mary E.....	".....	402	8,040
Coffee, J. F.....	".....	50	1,000
Colles, Ernest.....	Katerham, Surrey, Eng.....	100	2,000
Cooch, A. C.....	Toronto.....	82	1,640
Cook, Executors Estate of J. L.....	Care of James W. Bain, Toronto.....	50	1,000
Cooke, Trevor E.....	Toronto.....	40	800
Cooper, Alfred.....	London, Eng.....	100	2,000
Coulthard, W. W.....	Peterboro, Ont.....	10	200
Coutts, James.....	Ufford, Muskoka, Ont.....	50	1,000
Cox, Hon. George A.....	Toronto.....	8,552	171,040
Cox, Hon. George A., in trust.....	".....	6,412	128,240
Cox, Mrs. Annie S.....	Paris, Ont.....	61	1,220
Cox, E. W.....	Toronto.....	250	5,000
Craig, Rev. Robert J.....	South River, Ont.....	4	80
Craig, Miss Gertrude R.....	Kingston, Ont.....	2	40
Creelman, A. R., K.C.....	Montreal, Que.....	100	2,000
Brocker, Sydney.....	Deer Park, Ont.....	15	300
Crombie, Miss J. Ellice.....	Brondesbury, Eng.....	8	160
Crombie, Mrs. Jessie.....	".....	14	280
Crosbie, C. A.....	Vancouver, B.C.....	25	500
Crosely, Geo. R.....	Milwaukee, Wis., U.S.A.....	25	500
Crosely, Geo. R., Trustee.....	".....	50	1,000
Crowther, W. C.....	Toronto.....	40	800
Cryderman, J. H.....	Bowmanville, Ont.....	50	1,000
Cunningham, Executors Estate of R.—Executors J. Sutherland and R. Tatham.....	Guelph, Ont.....	222	4,440
Currie, Miss Louisa S.....	Omamee, Ont.....	16	320
Dadson, Mrs. Amanda V. S.....	Paris, Ont.....	100	2,000
Dalton, C. C.....	Toronto.....	575	11,500
Dalton, R. C.....	".....	5	100
Davidson, Executors Estate S. F., Executors D. C. and N. F. Davidson.....	Care of N. F. Davidson, Toronto.....	37	740
Davey, John.....	Cleveland, Ohio, U.S.A.....	5	100
DeGex, Leonard M.....	Ladysmith, B.C.....	16	320
Demers, Mrs. A.....	Care of A. Richard, Mont- real.....	10	200
Dennis, M. L.....	Batavia, New York, U.S.A.....	50	1,000
Denny, Executors Estate of John, Executors A. Denny, W. A. Cameron and J. A. Worrell.....	Care of J. A. Werrell, Tor- onto.....	100	2,000
Des Voeix, J. H.....	London, Eng.....	10	200
Dewar, George T.....	Toronto.....	5	100
Dewart, Mrs. E.....	".....	20	400
Dickson, Robert.....	St. Marys, Ont.....	200	4,000
Dight, Executors Estate of Norris.....	Thedford, Ont.....	20	400
Dingman, Mrs. A. O.....	Toronto.....	25	500
Donnelly, Executors Estate of Thomas.....	Kingston, Ont.....	20	400
DuBois, Cornelius.....	New York, U.S.A.....	395	7,900
DuBois, Cornelius D.....	".....	290	5,800
Duff, Miss Marie E.....	Toronto.....	7	140
Duffett, Walter.....	".....	145	2,900

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			\$
Dundas, Executors Estate J. R.....	Care of J. W. Flavelle, Toronto.....	50	1,000
Dunlop, Miss Mary Mildred.....	Richmond, Va., U.S.A.....	2	40
Dunlop, Robert J.....	Glasgow, Scotland.....	100	2,000
Dunlop, Thomas.....	".....	100	2,000
Dunn, Jessis W.....	Toronto.....	25	500
Dunnet, Mrs. Jessie.....	".....	75	1,500
Dupois, Mrs. Annie.....	Care of R. Crawford, Kingston, Ont.....	20	400
Egleston, Ann.....	Ancaster, Ont.....	37	740
Elliot, Miss Kate A.....	London, Ont.....	60	1,200
Emery, Miss Charlotte E. and Harriet M.....	Port Burwell, Ont.....	25	500
Evans, Mrs. Mary E., Executrix Estate of E. Evans	London, Ont.....	48	960
Ewing, Mrs. Isabella.....	Roshtern, Sask.....	25	500
Farmer, Margaret.....	Ancaster, Ont.....	37	740
Farthing, J. M., in trust.....	Aylmer, Ont.....	10	200
Farwell, W. G., M.D., in trust.....	New York City, U.S.A.....	70	1,400
Fauquier, G. E.....	Ottawa, Ont.....	250	5,000
Featherstonhaugh, Mrs. C. L.....	Toronto.....	55	1,100
Feehey, Farrel C.....	".....	10	200
Ferguson, Walter J.....	New Orleans, Louisiana, U.S.A.....	20	400
Fernie, Mrs. D. M.....	Newark on Trent, London, Eng.....	40	800
Fernie, W. J.....	Newark on Trent London, Eng.....	360	7,200
Fernie, W. K.....	Care of Hood, Fernie & Co., Liverpool, Eng.....	50	1,000
Ferrier, Miss Annie.....	Care of R. McKeown, Orangeville, Ont.....	13	260
Ffolks, Agnes Ann.....	Toronto.....	103	2,060
Field, Mrs. Isabel.....	".....	50	1,000
Fitton, Cecil H., Fitton, Minnie, Fitton, Horace W., Trustees.....	Care of H. W. Fitton, Brantford, Ont.....	10	200
Fitton, H. W.....	Brantford, Ont.....	8	160
Fitzgerald, William.....	Unknown.....	5	100
Forbes, George D.....	Hespeler, Ont.....	52	1,040
Forbes, George D. and J. J. Shaw, in trust.....	".....	156	3,120
Forster, J. W. L.....	Toronto.....	10	200
Forster, C. C.....	".....	10	200
Foster, Ethel A. G.....	Care of H. W. A. Foster, Toronto.....	13	260
Foster, Harold W. A.....	Toronto.....	13	260
Fov, G. W.....	Care of Ed. Grey & Co., Liverpool, Eng.....	92	1,840
Frank, Emie H.....	New York, U.S.A.....	380	7,600
Frank, George S.....	New York, U.S.A.....	60	1,200
Freyseng, Peter.....	Toronto.....	175	3,500
Frink, H. W.....	St. John, N.B.....	25	500
Frink, R. W. W.....	St. John, N.B.....	250	5,000
Fullard, R. J. B.....	Care of Osler, Hammond & Nanton, Winnipeg, Man.....	5	100
Fulton, Executors Estate R. R.....	Care of Toronto General Trusts Corp., Toronto.....	146	2,920
Gamble, Mrs. Matilda.....	Toronto.....	57	1,140
Gamsby, Mrs. Rosa A. B.....	Oseala, Florida, U.S.A.....	96	1,920
Garrett, Mrs. Minnie L.....	Kingston, Ont.....	25	500
Gash, Executors Estate of Jane.....	Care of N. B. Gash, E. Toronto.....	50	1,000
Gash, N. B.....	Toronto.....	25	500
Gentles, Mrs. Margaret.....	Care of John Gentles, Kincardine.....	75	1,500
George, W. H.....	Toronto.....	5	100
Gibbs, Executors Estate of H. M.....	Baltimore, Md., U.S.A.....	25	500

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			\$
Gibbs, Executors Estate Malcolm.....	Care of J. J. Drew, of Me-Donald & Drew, Guelph...	10	200
Gibson, Hon. William.....	Beamsville, Ont.....	412	8,240
Gibson, Mrs. Elizabeth M.....	Toronto.....	100	2,000
Gibson, Rev. J.....	Thornhill, Ont.....	25	500
Gill, Robert.....	Ottawa, Ont.....	20	400
Gilleland, L. J.....	Ayton, Ont.....	10	200
Gilmor, Miss Alice.....	Toronto or Lake Shore, Mi-mico, Ont.....	5	100
Glover, Mrs. H. B. Q.....	Liverpool, England.....	50	1,000
Goad, Executors Estate C. E.....	Toronto.....	700	14,000
Goddard, Leonard.....	London, Eng.....	10	200
Gold, James.....	Kent, Eng.....	56	1,120
Gordon, William.....	Unknown.....	3	60
Gorham, Mrs. Helen D.....	Milton, Ont.....	12	240
Gould, Isaac J.....	Uxbridge, Ont.....	125	2,500
Gourlay, Mrs. Lottie E.....	Toronto.....	50	1,000
Gowans, Executors Estate of John.....	Toronto.....	150	3,000
Graham, Mrs. Ada.....	Alabama, U.S.A.....	50	1,000
Graham, James.....	Lindsay, Ont.....	125	2,500
Graham, J. F. M.....	Glasgow, Scotland.....	100	2,000
Graham, Sir John H. M.....	Glasgow, Scotland.....	250	5,000
Grant, Miss Aggie G.....	Woodville, Ont.....	72	1,440
Grasett, Fred. LeM. M.D.....	Toronto.....	114	2,280
Gray, Wm.....	New York, U.S.A.....	20	400
Gunn, Miss Tena.....	Toronto.....	25	500
Guntrum, L. E.....	Cincinnati, Ohio.....	50	1,000
Gzowski, Miss Vear M.....	Toronto.....	4	80
Hague, George.....	Montreal, Que.....	25	500
Haining, Joseph.....	Ridgetown, Ont.....	7	140
Hall, Bertha F.....	Toronto.....	20	400
Hamilton, Executors Estate James.....	Warkworth, Ont.....	100	2,000
Hammond, Mrs. Isabella.....	Erindale, Ont.....	386	7,720
Hanlin, Mrs. Helen.....	Fergus, Ont.....	15	300
Hanna, D. B.....	Toronto, Ont.....	250	5,000
Harrington, Mrs. Catharine.....	Toronto.....	1	20
Harrington, Fred.....	Toronto.....	19	380
Harrington, Miss Kate.....	Toronto.....	25	500
Harrington, Joseph.....	Jerseyville, Ont.....	37	740
Harrington, William.....	Ancaster, Ont.....	37	740
Harris, Trust The.....	Brantford, Ont.....	50	1,000
Harris, Lloyd.....	Brantford, Ont.....	310	6,800
Harris, A. B.....	Clarkson, Ont.....	22	440
Harris, Naomi M.....	".....	54	1,080
Harris, Mrs. Mary H. S. V.....	".....	62	1,240
Harvey, Mrs. Joanna L. on trust.....	Guelph, Ont.....	10	200
Harris, Miss Annie L.....	Clarkson, Ont.....	54	1,080
Haszard, Horace.....	Charlottetown, P.E.I.....	50	1,000
Heakes, Rev. Wm.....	Lewiston, N.Y., U.S.A.....	80	800
Heape, Mrs. Barbara.....	Birkenhead, Eng.....	450	9,000
Hefferman, Miss N. C.....	Collingwood, Ont.....	80	1,600
Henderson, John.....	Ottawa, Ont.....	125	2,500
Henry, Executors Estate of John.....	Care of A. M. Heron—To- ronto, Alex. McGowan— Toronto.....	20	400
Hepburn, R. R.....	Winnipeg, Man.....	5	100
Hewat, Miss Florence E.....	Halifax, N.S.....	20	400
Heyd, George B.....	Brantford, Ont.....	65	1,300
Hime, W. L. & M. W. in trust.....	Toronto.....	20	400
Hinde, George J.....	Croydon, Surrey, Eng.....	750	15,000
Hirschberg, Mary.....	Care of F. D. Hirschberg & Co, St. Louis, Mo. U.S.A.....	63	1,260
Hobson, Mrs. Agnes.....	Guelph, Ont.....	60	1,200
Hobson, Mrs. R. M.....	Toronto.....	100	2,000
Hobson, J. Henry.....	Redcliffe, Dawlish, Eng.....	200	4,000

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			\$
Hodgens, W. S.	Toronto.	309	6,180
Hodkinson, F. A.	London, Eng.	30	600
Hodgins, Frank E.—Trustee Wm. Thompson Estate.	Toronto.	30	600
Hogg, Captain J. S.	London, Eng.	15	300
Holerof, Mrs. M. S.	Care of Dr. Scadding, Toronto	10	200
Holerof, H. S.	Orillia, Ont.	5	100
Hood, John in trust.	Keewatin, Ont.	25	500
Hooper, Executrix Estate of Chas E.	St. Catharines, Ont.	63	1,260
Hopkins, George.	London, Eng.	7	140
Horne, Executors, Estate George.	Toronto.	48	960
Horne, Miss Mary.	Tilsonburg, Ont.	14	280
Hornsby, Harry.	Leamington, Eng.	17	340
Hornsby, Mrs. Julia.	Toronto.	11	220
Howe, Etna D.	Toronto.	100	2,000
Hughes, Mrs. Jerusha D.	Toronto.	150	3,000
Hunter, J. H.	Toronto.	255	5,100
Ince, William Trustee.	Toronto.	103	2,060
Inglis, Miss Annie.	Care of Lady Aberdeen, Aberdeen, Scotland	10	200
Jackes, Mrs. Henrietta.	Toronto.	20	400
Jackes, Executrix of Estate of Price.	Care of Kate Jackes Toronto	132	2,640
Jackson, George J.	Simcoe, Ont.	10	200
Jackson, Alexander H.	Buffalo, N.Y.	10	200
Jackson, Mrs. N. Lane.	London, Eng.	20	400
Jackson, Mrs. Emma E.	Scarboro, Ont.	5	100
Jackson, Thompson.	"	20	400
Jager, A. N. R.	Liverpool, Eng.	25	500
Jarvis, Mrs. Jennie.	Toronto.	47	940
Jager, B. N.	Liverpool, England.	50	1,000
Johnston, Executors of Estate of Jas. A.	Toronto.	50	1,000
Johnston, Miss Sidney M.	Unknown.	75	1,500
Jones, Grey.	Liverpool, England	10	200
Jones, Thomas E.	Toronto.	9	180
Jones, Executor Estate of Rev. Wm.	Toronto.	3	60
Jones, W. E.	Liverpool, England.	20	400
Keefer, W. Napier	Toronto.	55	1,100
Kchoe, Christopher L.	Care of F. D. Hirschberg, & Co. St. Louis Mo., U.S.A.	62	1,240
Keith, Davis S.	Toronto.	65	1,300
Kennaway, Miss Gertrude E.	Devonshire, Eng.	27	540
Kennaway, Sir John H. (Barrister).	Devonshire England	150	3,000
Kennedy, Miss Belle H.	San Francisco, Cal.	1	20
Kennedy, Miss Grace M.	San Francisco, Cal.	1	20
Kennedy, Wm. B. M.D.	Guelph, Ont.	32	640
Kenny, J. J. Executors Est.	Care of J. H. Hunter, Toronto	2,089	41,780
Kenny, Miss Marion.	Mimico, Ont.	20	400
Kent, Mrs. Caroline.	Toronto.	898	17,960
Kilvert, F. E., Agent and M.C. Hart account (in trust).	Bank of Hamilton, Toronto.	73	1,460
King, Miss Emma.	Quebec, Que.	20	400
Kirkpatrick, Francis Grant.	Tweed, Ont.	5	100
Kirkpatrick, Charles Stafford.	Kingston, Ont.	5	100
Kirkpatrick, Herbert Rutherford.	Montreal, Que.	5	100
Kirkpatrick, Henrietta Helen.	Montreal, Que.	5	100
Kirkpatrick, Annie Kathleen.	Saranac Lake, New York.	5	100
Kirkpatrick, Mrs. Harriet B.	Kirkpatrick & Roger, Kingston, Ont.	41	820
Kittermaster, James H.	Sarnia, Ont.	37	740
Knight, Edward.	Care of Knight & Co., Rotterdam, Holland.	20	400
Knox, Mrs. Leonora J.	Toronto.	6	120
Knox, William.	Toronto.	6	120
Knowles, Miss Mary G.	Albany, New York, U.S.A.	12	240



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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount. subscribed and paidup.
			\$
Knowles, Miss Jane S.	Albany, N.Y.	12	240
Laird, Alexander	Canadian Bank of Commerce, Toronto	250	5,000
Lamond, Mrs. M. L. A.	Richmond, Surrey, Eng.	50	1,000
Landon, Zebulon	Simcoe, Ont.	500	10,000
Langley, H. George	Consumers Gas Co. Toronto	35	700
Larkin, Executors Estate of P.	Care of Mrs. E. M. Larkin, St. Catharines, Ont.	100	2,000
Lash-Miller, Mrs. P. C.	Toronto	30	600
Latta, James G.	78 Billiter Bldg. London, Eng.	130	2,600
Law, William	Glasgow, Scotland	72	1,440
Lawrence, Executors Est. G. W.	Care of W. H. Lawrence, Stratford, Ont.	55	1,100
Lawrence, William	Stratford, Ont.	50	1,000
Leggatt, Catherine M.	Hamilton, Ont.	50	1,000
Leggatt, John	Hamilton	50	1,000
Leggatt, Mathew H.	Vancouver, B.C.	50	1,000
Leggatt, William	Care of Canadian Bank of Commerce Montreal, Que.	50	1,000
Lee, Frank P.	Care of W. A. Lee & Son, Toronto	25	500
Lipscomb, Executors Est. H. J.	La Plaza Apartments, Toronto	50	1,000
Little, Rev. James M. A.	Belfast, Ireland	250	5,000
Little, Executors Estate of Dr. L. S.—Executors Rosetta Annie Little, Chas. Jas. Colbrooke Little	The Roughett, Whitehall Bletchingley, Surrey, England	20	400
Locke, J. T.	J. T. Locke & Co. Toronto	10	200
Logan, F. C.	Care of James Lumbers & Co Toronto	45	900
Long, Thomas	Toronto	754	15,080
Long, Miss Annie	Toronto	80	1,600
Long, Thomas in trust	Toronto	100	2,000
Long, F. S.	London, England	2	40
Longbottom, Samuel	Toronto	20	400
Lyons, Miss Antonia E.	Toronto	12	240
Macdonald, Miss Alice	Guelph, Ont.	12	240
Macdonald, Mrs Sarah M.	Toronto	12	240
Macgillivray, Clara D.	Kingston, Ont.	22	440
MacKay, Executors Estate of Geo. S.	Care of Toronto General Trust Corp. Toronto	32	640
MacLean, Mrs. Carrie C.	London, Ont.	55	1,100
MacMahon, H. P.	Inspector Traders Bank, Winnipeg, Man.	50	1,000
Macpherson, Miss Katherine L.	Montreal, Que.	12	240
Macpherson, Gilbert C.	Rochester, N.Y., U. S. A.	50	1,000
Maddison, Mrs. E. A. in trust	Toronto	11	220
Mahoney, Mrs. M. E.	Oakville, Ont.	5	100
Mann, John Jr.	Glasgow, Scotland	36	720
Mann, Ludovic M.	Glasgow, Scotland	72	1,440
Manning, Mrs. Francis	New York City	15	300
Manning, Executors of Est. of Alex.	A. Manning, 22 Manning Arcade, Toronto	400	8,000
Mara, Miss Ida M.	Lucan, Ont.	15	300
Marks, Executors Estate of Mrs. Emille P.	Deer Park, Toronto	25	500
Harriott, Charles	Toronto	100	2,000
Martin, Percy	Vancouver B. C.	5	100
Martin, Thomas B. Trustee	Cayuga, Ont.	40	800
Masson, Executors of Est. Wm.	Care of Mrs. Hyland Toronto	122	2,440
Maughan, Executors Est. of N.	Care of J. Maughan Toronto	50	1,000
Meikle, W. B.	Toronto	339	6,780
Merrill, A. D.	Tilsonburg, Ont.	25	500



## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount, subscribed, and paid up.
			\$
Merrill, L.	Tillsonburg, Ont.	25	500
Metcalf, Mrs. Emma	Grimsby, Ont.	35	700
Miles, Rev. J.	Creechchurch Rectory, The Crescent, Minorics, London Eng.	2	40
Miles, Mrs. Martha P.	Toronto	31	620
Millford, George	Owen Sound, Ont.	260	4,000
Miller, Mrs Elizabeth A.	Toronto	16	320
Miller, Executors Estate of R. S.	Unknown	8	160
Mills, Jesse S.	Toronto	10	200
Mitchell, Miss Bessie I. A. & R. H. Alastair in trust	Care of Miss B. I. A. Mitchell Toronto	40	800
Minty, Gilbert	Toronto	5	100
Moore, Executors Estate of A. J.	Care of Alex. M. Robertson, Goderich, Ont.	10	200
Moran, William J.	23 Merchants Bank Bldg., Winnipeg, Man.	50	1,000
Morgan, Miss Hope	Toronto	4	80
Morgan, Miss F.	Toronto	4	80
Morren, E. W. S.	Western Assurance Co., Toronto	5	100
Morrison, Executrix Estate of Angus	Mrs. J.A. Morrison, Toronto	25	500
Morrow, George A.	Toronto	350	7,000
Morrow, W. G.	Peterboro, Ont.	219	4,380
Munro, Alexander	Toronto	2	40
Murray, Executrix Estate of Rev. J.	Care of Isabella Murray, Grimsby, Ont.	20	400
Murray, George	Toronto	684	13,680
Myers, Augustus	Toronto	796	15,920
McAllen, George H.	Montreal, Que.	25	500
McAllum, W. R.	London, Eng.	10	200
McCabe, J.	Calcutta, India	55	1,100
McCalla, Mrs. W. J. in trust	St. Catharines, Ont.	2	40
McCuaig, Mrs. Matilda M.	A. F. McCuaig, Inland Revenue Office, Belleville	100	2,000
McDonald, Mrs. Mary J.	New York City, U.S.A.	10	200
McEwen, John	Unknown	15	300
McFiggins, Arthur J.	Fenella, Ont.	50	1,000
McCachen, Mrs. Gertrude	Orillia, Ont.	5	100
McGill, Executors Estate of Wm.	Toronto	25	500
McGill, Executors Estate of Margeret	G. McGill, Toronto	15	300
McGee, Elizabeth	Ottawa, Ont.	80	1,600
McGee, Mrs Annie	Toronto	80	1,600
McGillivray, Mrs. Helen	Whitby, Ont.	62	1,240
McIntosh, James I.	Guelph, Ont.	12	240
McIntyre, R. L.	Toronto	10	200
McIntyre, John	Box 426, Stratford, Ont.	80	1,600
McKeand, John	Liverpool, Eng.	20	400
McKeown, Miss Christina I.	Orangeville, Ont.	13	260
McLaren, Henry E.	Hamilton, Ont.	14	280
McLaren, Arch. K.	Hamilton, Ont.	14	280
McLaren, George H., Dr.	Toronto	14	280
McLaren, Richard	Hamilton, Ont.	14	280
McLaren, H. E. and R. A. Lucas for Jean McLaren	Hamilton, Ont.	14	280
McLaren, Frederick G.	Hamilton, Ont.	16	320
McLaren, W. F.	Ravenscliffe, Hamilton, Ont.	14	280
McLean, E. L.	Toronto	5	100
McMurrich, Professor J. P.	Toronto	86	1,720
McMurrich, George	Toronto	220	4,400
McMurrich, Mrs. Minnie G.	Toronto	40	800
McNamara, Thomas	Peterboro, Ont.	20	400
McTaggart, Miss Elizabeth	Toronto	50	1,000
Naftel, D. J.	Goderich, Ont.	10	200
Nairn, Alexander	Toronto	60	1,200

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount. subscribed and paid up.
			\$
National Trust Co. Ltd., Estate H. C. Hammond	Toronto.....	125	2,500
Neilson, Alexander.....	London, Eng.....	30	600
Neilson, Hugh.....	Toronto.....	100	2,000
Nevitt, Mrs. E. E.....	Toronto.....	25	500
Nicholson, E. A.....	All Saints, Lewes, Sussex, Eng.....	40	800
Nicholson, Miss Jessie.....	All Saints, Lewes, Sussex, Eng.....	80	1,600
Nicholson, W. E.....	All Saints, Lewes, Sussex, Eng.....	80	1,600
Nicolai, Siegfried F.....	Josefplatz, Munich.....	16	320
Niehaus, Charles.....	Toronto.....	125	2,500
Niven, J. J. in trust.....	Toronto.....	60	1,200
Nordheimer, Samuel, Estate of.....	Toronto.....	300	6,000
Northern Life Assurance Co.....	London, Ont.....	250	5,000
Noxon, Mrs. Georgie E.....	Toronto.....	25	500
Oakshott, Elizabeth S.....	Merle Dene, Hidston, Cheshire, Eng.....	50	1,000
O'Flynn, F. W., Executors Est.....	Toronto.....	50	1,000
O'Flynn.....	Dominion Bank, Toronto.....	50	1,000
O'Flynn, Philo W.....	Madoc.....	63	1,260
O'Flynn, F. E.....	Belleville, Ont.....	62	1,240
Ogden, W. W. in trust.....	Toronto.....	24	480
Osborne, J. K.....	Massey-Harris Co., Toronto.....	355	7,100
Osborne, J. P.....	Beamsville, Ont.....	5	100
Oslser, Hammond & Nanton.....	Winnipeg, Man.....	375	7,500
Oxnard, George A.....	Guelph, Ont.....	40	800
Pann, Mrs. E. J.....	Los Angeles, Cal., U.S.A.....	50	1,000
Parfitt, Albion.....	London, Ont.....	50	1,000
Parker, Stephen J.....	Owen Sound, Ont.....	400	8,000
Parlane, W. A.....	Collingwood, Ont.....	15	300
Paterson, Thomas.....	Toronto General Trust Corp. Toronto.....	105	2,100
Paterson, Rev. T. W.....	Deer Park, Toronto.....	84	1,680
Paterson, Mrs. Florence.....	Care of Percy Paterson, Playfair, Martens & Co., Toronto.....	12	240
Paton, Miss Jane.....	Toronto.....	50	1,000
Paton, John.....	Toronto General Trust Corp., Toronto.....	60	1,200
Paton, Nigel F.....	Bombay, India.....	30	600
Patton, Jos. C., M.D.....	Toronto.....	155	3,100
Patton, Dr. Wm. R.....	Toronto.....	110	2,200
Payne, Executors Estate of Julian D.....	New Orleans, U.S.A.....	20	400
Pearson, F. S.....	New York City, U.S.A.....	1,250	25,000
Pellatt, Sir Henry M.....	Traders Bank Bldg., Toronto.....	60	1,200
Peine, Louis.....	New Hamburg, Ont.....	50	1,000
Pepper, Rev. John.....	West Toronto, Ont.....	15	300
Perrin, Mrs. Miney.....	New York City, U.S.A.....	125	2,500
Perry, Miss Elizabeth.....	Osgoode Hall, Toronto.....	27	540
Peterkin, W. M.....	Toronto.....	250	5,000
Peters, George.....	Peterboro, Ont.....	20	400
Phelps, E. S.....	Burlington, Iowa, U.S.A.....	50	1,000
Pipe, Harvey (surviving Trustee).....	Amherst, N. S.....	25	500
Poland, H. C.....	London, Eng.....	20	400
Porter, John G.....	Wm. Davies Co., Ltd., Toronto.....	30	600
Potts, James McC.....	Stirling, Ont.....	10	200
Powell, James H. U.....	Kensington, London, Eng.....	100	2,000
Price, Miss Lavina.....	Deer Park, Toronto.....	10	200
Pringle, Mrs. Sara J.....	Toronto.....	35	700
Provident Investment Co.....	Toronto.....	32	640
Radley, Mrs. Elizabeth J.....	Toronto.....	50	1,000
Ramsay, William.....	Stowe, Scotland.....	950	19,000
Rance, Miss Eva Fran.....	Blyth, Ont.....	3	60
Rennie, James.....	London, Eng.....	20	400

SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			\$
Rance, Mrs. Harriet	Clinton, Ont.	50	1,000
Richard, Alfred	Beardmore Bldg., Mont., Que.	10	200
Ridout, Percival F.	London, Eng.	55	1,100
Robertson, John A.	Canada Fire Underwriters Assn., Toronto	25	500
Robins, William	Hartford Fire Insurance Co., Toronto	10	200
Robinson, Mrs. Elizabeth	Toronto	60	1,200
Robinson, Mrs. Elizabeth (in trust)	Toronto	4	80
Robinson, Thomas B. Sir	London, Eng.	100	2,000
Rodgers, Dr. J. M.	Ingersoll, Ont.	18	360
Rogers, Mrs. Helen S.	Peterboro, Ont.	102	2,040
Rollo, Jennie S.	Chicago, Ill., U.S.A.	53	1,060
Rollo, W. F.	Chicago, Ill., U.S.A.	56	1,120
Rollo, Evelyn L.	Chicago, Ill., U.S.A.	53	1,060
Ross, Alexander	Liverpool, Eng.	4	80
Ross, Executors of Estate Hon. A. M.	Toronto	50	1,000
Ross, Miss Caroline S.	Toronto	25	500
Ross, Charles G.	Newmarket, Ont.	35	700
Ross, Mrs. Mary S.	Newmarket, Ont.	25	500
Ross, Mrs. E. Phoebe	Port Hope, Ont.	5	100
Routh, Executors Estate J. H.	Montreal, Que.	20	400
Rowlands, R. F.	Toronto	10	200
Royal Trust Co.	Montreal, Que.	333	6,660
Rumsey, Executors Estate of C. S.	Care of Mrs. M. A. A. Rumsey, St. Marys, Ont.	19	200
Rumsey, Mrs. M. A. A.	St. Marys, Ont.	10	200
Ruston, Thomas	Georgetown, Ont.	100	2,000
Rutherford, Mrs. M. M. and E. C. Rutherford for Mrs. Pison	Care of Royal Trust Co., Montreal	5	100
Ryan, Mrs. Elizabeth	Lucan, Ont.	34	680
Sauer, George	Toronto	2	40
Saylor, Wesley	Trenton, Ont.	25	500
Schaeffer, H. J.	615 Union Trustee Bldg., Los Angeles, California U.S.A.	50	1,000
Shell, Executors Estate of R. S.	Brantford, Ont.	80	1,600
Schell, H. P.	Canadian Bank of Commerce 16 Exchange Place, N. Y.	20	400
Scholfield, Mrs. A. L. in trust	Dominion Bank, Guelph, O.	50	1,000
Scholfield, W. G.	West Toronto, Ont.	10	200
Scott, Charles W.	Toronto	60	1,200
Scott, George F.	Toronto	4	80
Scott, Executors Estate of J.	Toronto General Trusts Corp., Toronto	100	2,000
Semple, Miss Jennie P.	Toronto	35	700
Sewell, Mrs. Winnifred E.	Hamilton	20	400
Sharpe, Miss Clara L.	J. Sharpe, 26 Hobart Bldg., San Francisco, Cal., U.S.A.	50	1,000
Sharpe, Executors of Est. of George	J. H. Sharpe, San Francisco, Cal., U.S.A.	170	3,400
Shaw, Mrs. Isabella T.	Hamilton	33	660
Sherrard, H. A.	Toronto	77	1,540
Sherrard, Mrs. A. L.	Toronto	5	100
Shutt, Mrs. Charlotte	Central Exper. Farm, Ottawa	15	300
Sidley, J. Henry	Cobourg, Ont.	20	400
Sinclair, Miss Janet	Unknown	13	260
Sinclair, J. C. Est. of Exec. Elizabeth A. Sinclair, Donald G. G. Sinclair	Care of Mrs. Elizabeth A. Sinclair, Toronto	83	1,660
Small, Miss Catherine G.	Sarnia, Ont.	36	720
Smedley, George F. & Co.	Toronto	10	200
Smith, F. J. D.	Newtonbrook, Ont.	210	4,200
Smith, Alexander	Toronto	60	1,200

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount, subscribed and paid up.
			\$
Smith, Exec. of Estate Dr. Andrew.....	Care of Toronto General Trusts Corp., Toronto.....	40	800
Smith, D. King, M.D.....	Toronto.....	10	200
Smith, Exec. of est. Mrs. Mary Ann.....	Nat. Trust Co., Toronto.....	270	5,400
Smith, H. B.....	Owen Sound, Ont.....	175	3,500
Smith, Davis & Co.....	Buffalo, New York, U.S.A.....	500	10,000
Smith, W. W.....	Raleigh, N. C., U.S.A.....	75	1,500
Smith, Exec. of Estate Marshall J.....	New Orleans, Louisiana, U. S. A.....	20	400
Sonkson, E.....	Copers Cop Road, Berkenham, Kent, Eng.....	224	4,480
Sproule, Miss E. J.....	Springfield-on-Credit, Ont.....	78	1,560
Standish, Ira D. in trust.....	Toronto.....	100	2,000
Stanley, Bernard.....	Lucan, Ont.....	300	6,000
Stanley, Mrs. Hannah E. in trust.....	Lucan, Ont.....	8	160
Stanley, Mrs. Jennie.....	Lucan, Ont.....	50	1,000
Stanley, Albie E.....	Lucan, Ont.....	37	740
Stanley, Miss Mary E.....	Lucan, Ont.....	61	1,220
Stanley, Miss Charlotte M.....	Lucan, Ont.....	39	780
Stanley, Albert E.....	Lucan, Ont.....	30	600
Stanley, Miss M. Lucretia.....	Lucan, Ont.....	36	720
Stanley, Uriah M.....	Brantford, Ont.....	40	800
Stanway, F. N.....	Western Assurance Co., Toronto.....	5	100
Staples, Mr. Eliza.....	St. Thomas, Ont.....	8	160
Stayner, Rev. Sutherland.....	Toronto General Trusts Corp., Toronto.....	4	80
Stayner, Mrs. Harriet R.....	Toronto.....	6	120
Steele, Mrs. Annie E. E.....	Belleville, Ont.....	3	60
Stevenson, Miss May.....	Ancaster, Ont.....	40	800
Stewart, Miss Ida A.....	Woodstock, Ont.....	25	500
Stewart, William.....	Toronto.....	22	440
Stewart, Mrs. Margaret J.....	Campbellford, Ont.....	10	200
Stewart, Executors of Est. Robert.....	Care of J. Stewart, Toronto.....	26	720
Stimson, G. A. & Co.....	Toronto.....	100	2,000
Stimson, H. E.....	Western Assurance Co., Toronto.....	10	200
Stock, William H.....	Liverpool, England.....	20	400
Stocking, Charles P.....	Waubushene, Ont.....	200	4,000
Strachan, Miss Mary E. H.....	St. Hilda's Lodge, Trinity College, Toronto Ont.....	206	4,120
Strathy, A. G.....	Toronto.....	32	640
Strathy, J. R.....	Toronto.....	30	600
Strathy, Miss Elizabeth M.....	Toronto.....	30	600
Strathy, G. B.....	Toronto.....	30	600
Street, R. B. and J. Cooper Mason (in trust).....	Home Bank, Toronto.....	1,408	28,160
Strong, R. S.....	Galt, Ont.....	20	400
Summer, Mrs. Elizabeth.....	Sola Villa Highland Rd., Beckenham, Kent, Eng.....	19	380
Swain, W. J.....	Collingwood, Ont.....	30	600
Symons, Miss Eliza F.....	Toronto.....	10	200
Tackaberry, Mrs. Catherine, Exec. of Estate of.....	Care of R. J. Tackaberry, Toronto.....	25	500
Talbot, Executors Est. Marcus.....	Unknown.....	5	100
Taylor, Miss Amy E. R.....	Toronto.....	14	280
Taylor, Miss Mary L.....	Toronto.....	9	180
Taylor, Executors Estate of Mrs. Elizabeth A. H.....	Care of F. Roper, Toronto.....	3	60
Thomas, Mrs. M. M.....	Quebec.....	47	940
Thompson, Mrs. Cassie B.....	Brampton, Ont.....	5	100
Thompson, J. B.....	St. Marys, Ont.....	15	300
Thompson, Executors Est. Robert.....	Care of R. W. Thompson, Pelham Place, Toronto.....	847	16,940
Thomson, Alexander.....	Glasgow, Scotland.....	24	480
Thomson, Malcolm.....	Montreal, Que.....	130	2,600
Thorburn, Miss Mary.....	Toronto.....	7	140

## SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Concluded.

## LIST OF SHAREHOLDERS—Concluded.

Name.	Address.	No. of shares.	Amount subscribed and paid up.
			\$
Tidswell, Executrix Estate of W. O.....	Care of Kate Ethel Tidswell, Hamilton, Ont.....	100	2,000
Tingle, John.....	Wexford, Ont.....	13	260
Todd, Thomas.....	Toronto.....	200	4,000
Toronto General Trusts Corp, Executors Estate of A. Robertson.....	Toronto.....	50	1,000
Toronto, General Trusts Corp, Executors of Estate of Jane Kirkland.....	Toronto.....	166	3,320
Toronto General Trusts Corp, Executors Estate of C. C. Bains.....	Toronto.....	2	40
Torrance, Rev. Robert.....	Guelph, Ont.....	10	200
Townley, Mrs. W. R.....	Chicago, Ill.....	24	480
Van Der Linde, Harold.....	Continental Rubber Co., New York City, U.S.A.....	56	1,120
Van Heynigen, Estate of A. E.....	Care of Mary S. Heynigan, Mobile Alabama, U.S.A.....	100	2,000
Vogel, Philipp & Mrs. Elizabeth.....	The Neuk, Brondesbury, N. W. Eng.....	38	760
Waddell, John.....	Orono, Ont.....	25	500
Wade, Mrs. Lollie M.....	Brighton, Ont.....	17	340
Wadhams, John M.....	Goshen, Conn., U.S.A.....	18	360
Wadhams, Julia E.....	Goshen, Conn., U.S.A.....	16	320
Wadhams, Mrs. Mary P.....	Goshen, Conn., U.S.A.....	30	600
Wadhams, Robert P.....	Goshen, Conn., U.S.A.....	16	320
Wainwright, C. S.....	Western Assurance Co., Tor- onto.....	10	200
Walker, Mrs. Clara R.....	Toronto.....	34	680
Walker, Warren J.....	Toronto.....	2	40
Wallace, Mrs. Henrietta.....	Toronto.....	20	400
Ward, R. M. Bretherton.....	Liverpool, England.....	50	1,000
Warwick, Guy F.....	Toronto.....	300	6,000
Watson, Thomas.....	Toronto.....	150	3,000
Webb, Mrs. Jean.....	Los Angeles, Cal., U.S.A.....	1,056	21,120
Webster, Alfred F. in trust.....	Toronto.....	21	420
Weir, Robert.....	Western Assurance Toronto..	5	100
White, Miss Alice.....	Montreal, Que.....	5	100
Whitelaw, Mrs. Sarah.....	Fairbank, Ont.....	11	220
Wilkes, Alfred J.....	Brantford, Ont.....	2	40
Williamson, H. W.....	Toronto.....	10	200
Wills, Miss Annie.....	Toronto.....	31	620
Wills, Miss Annie (Executrix).....	Toronto.....	1	20
Wills, Executors of Estate Miss Eliza.....	Toronto.....	31	620
Wills, Miss Susan.....	Toronto.....	31	620
Wills, Miss Wilhelmina.....	Toronto.....	31	620
Wills, Thomas Esr. of J. F. Wills (Executors).....	Care of Wills & Wright, Belleville, Ont.....	125	2,500
Wilson, Executor Est. C. S.....	Care of Ira Standish, Toronto	1,100	22,000
Wintle, Cyril & Co.....	London, Eng.....	30	600
Wood, E. R.....	Central Canada Loan & Savings Co. Toronto.....	3,751	75,020
Wood, Mrs. Margaret F.....	Nashville, Tenn., U.S.A.....	50	1,000
Wood, Hon. S. C.....	Toronto.....	100	2,000
Wood, Miss Lucinda J.....	Brantford, Ont.....	53	1,060
Young, Mrs. Margerat.....	Toronto.....	12	240
Young, J. A. Jr.....	Toronto.....	13	260
Young, W. E.....	Toronto.....	2	40
Zepf, Otto.....	Montreal, Can.....	5	100
	Totals of Common stock....	75,000	\$ 1,500,000
	Totals of Preference stock...	50,000	1,000,000
	Total Capital stock.....	125,000	\$ 2,500,000



APPENDIX B.

GENERAL STATEMENTS

OF

BRITISH AND OTHER COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1912.

*(Received after the copy for the Statements of their Canadian business had been sent to the Printer.)*

## THE ALLIANCE ASSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE INSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
<b>Amount of Fire Insurance Fund at the beginning of the year:</b>							
Reserve for unexpired risks	£	529,690	0 0	Claims under Policies paid and outstanding		462,536	3 2
Additional Reserve		1,577,007	0 0	Commissions		179,201	3 1
				Expenses of Management		323,477	19 5
<b>Premiums</b>				Contributions to Fire Brigades		12,512	5 4
Interest, Dividends, and Rents	£	93,279	3 0	Transferred to Profit and Loss Account:—			
Less Income Tax thereon		3,540	12 8	(a) Underwriting Surplus on the year's Fire Account	£	347,737	6 8
				Less amount added to Reserve for unexpired risks		496	0 0
						347,241	6 8
				(b) Interest, Dividends and Rents, Less Income Tax thereon		88,738	10 4
				<b>Amount of Fire Insurance Fund at the end of the year, as per Third Schedule (Balance sheet):</b>			
				Reserve for unexpired risks, being 40 per cent of Premium Income for the year		530,186	0 0
				Additional Reserve		1,577,007	0 0
						2,107,193	0 0
					£	3,520,900	8 0



## SESSIONAL PAPER No. 8

## PERSONAL ACCIDENT INSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.	
Amount of Personal Accident Insurance Fund at the beginning of the year:—				Payments under policies, including medical and legal expenses in connection therewith.....	4,504	3	7	
Reserve for unexpired risks.....	3,740	0	0	Commission.....	1,704	14	3	
Total Estimated Liability in respect of outstanding Claims.....	795	0	0	Expenses of Management.....	2,523	13	6	
Additional Reserve.....	7,004	15	9	Applied in writing down investments to market value...	100	0	0	
				Amount of Personal Accident Insurance Fund at the end of the year, as per Third Schedule (Balance Sheet):—				
Premiums.....				Reserve for unexpired risks being 40 per cent of Premium £	4,125	0	0	
Interest, Dividends and Rents.....	481	2	2	Income for the year.....				
Less Income Tax thereon.....	23	8	5	Total estimated liability in respect of Outstanding Claims as per Fourth Schedule (''), to be deposited with the Board of Trade.....	660	0	0	
				Additional Reserve.....	8,795	15	11	
					13,650	15	11	
					£	22,483	7	3

THE ALLIANCE ASSURANCE COMPANY, LIMITED—*Concluded.*  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account.....				803,612	4	11
Interest, Dividends and Rents not carried to other Accounts..... £	59,411	6	6			
Less Income Tax thereon.....	2,956	7	9			
				56,454	18	9
Transferred from Fire Insurance Account:—						
(a) Underwriting Surplus on the year's Fire Account..... £	347,737	6	8			
Less Amount added to Reserve for unexpired risks.....	496	0	0			
	347,241	6	8			
(b) Interest, Dividends and rents, less Income tax thereon.....	88,733	10	4	435,979	17	0
Transferred from Marine Insurance Account:—						
(a) Underwriting surplus on the year's Marine Account..... £	34,089	7	8			
Less Amount added to reserve for unexpired risks.....	8,527	0	0			
	25,562	7	8			
(b) Interest, dividends and rents, less income tax thereon.....	18,224	3	0	43,786	10	8
Shareholders' portion of Quinquennial profit on "Provident" account transferred from Life Account.....	11,602	0	0	11,602	0	0
Transfer and Registration Fees.....	1,866	17	6	1,866	17	6
				£ 1,353,302	8	10
				£ 1,353,302	8	10

## SESSIONAL PAPER No. 8

## BALANCE SHEET.

## LIABILITIES.

Authorized and subscribed capital £5,450,000, consisting of 250,000 original shares and 450,000 new shares, each new share carrying the same right to dividend and assets as each original share—

Issued { 250,000 Original shares of £20 each, with £2 4s. 0d per share paid up.....  
 { 450,000 new shares of £1 each (fully paid).....  
 Life Assurance fund.....  
 Annuity fund.....  
 Fire insurance fund.....  
 Marine insurance fund.....  
 Personal accident insurance fund.....  
 (Including £660 for estimated outstanding claims).....  
 Employers' liability insurance fund.....  
 (Including £37,419 for estimated outstanding claims).....  
 Miscellaneous insurance fund.....  
 General fund.....  
 Sinking fund and capital redemption fund.....  
 Profit and loss account.....

Claims admitted or intimated, but not paid—

Life insurance.....  
 Fire insurance.....  
 Marine insurance.....  
 Miscellaneous insurance.....  
 Annuities due and unpaid.....  
 Outstanding dividends.....  
 Sundry creditors—  
 Life assurance account.....  
 Annuity account.....  
 Fire insurance account.....  
 Marine insurance account.....  
 Personal accident insurance account.....  
 Employers' liability insurance account.....  
 Miscellaneous insurance account.....  
 Miscellaneous creditors.....

## ASSETS.

Mortgages on property within the United Kingdom.....  
 Mortgages on property out of the United Kingdom.....  
 Loans on parochial and other public rates.....  
 " Life interests.....  
 " Reversions.....  
 " Rent charges.....  
 " Stocks and shares.....  
 " Company's policies within their surrender value.....  
 " Personal securities.....  
 " Miscellaneous securities.....  
 Investments (at Book values)—  
 Deposit with the High Court—  
 East India Railway, 4½ per cent debenture stock.....  
 Great Western Railway, 5 per cent debenture stock.....  
 India 3½ per cent stock, 1931.....  
 London County Consolidated 3½ per cent stock.....  
 British government securities.....  
 Municipal and County securities, United Kingdom.....  
 Indian and colonial government securities.....  
 Indian and colonial provincial securities.....  
 Indian and colonial municipal securities.....  
 Foreign government securities.....  
 " Provincial securities.....  
 " Municipal securities.....  
 Railway and other Debenture Stocks—  
 Home and Foreign.....  
 Railway and ".....  
 " Ordinary Stocks.....  
 Stock and shares (other than railway stocks.....  
 Rent charges.....  
 Freehold ground rents.....  
 Leasehold.....  
 House property.....  
 Life interests.....  
 Reversions.....  
 Agents' balances.....  
 Sundry debtors.....  
 Outstanding premiums.....  
 Outstanding interest, dividends and rents.....  
 Interest, dividends and rents accrued, but not payable.....  
 Bills receivable.....  
 Cash:

On deposit.....  
 In hand and on current account.....

	£	s.	d.
4,310,957 16			6
156,752 12			0
674,772 9			0
795,010 3			5
346,062 15			0
157,322 10			0
143,870 0			0
1,168,928 11			4
35,586 1			6
28,970 0			0
8,900 0			0
10,240 0			0
22,500 0			0
19,300 0			0
81,075 0			0
540,560 0			0
1,376,294 16			0
139,149 0			0
799,916 4			2
1,980,251 9			8
23,147 0			0
647,467 0			0
5,301,892 6			1
1,272,851 0			0
1,026,633 0			0
482,731 0			0
6,679 17			5
220,028 6			4
77,629 19			9
1,004,414 12			4
18,070 2			2
475,377 5			2
411,290 17			3
30,035 6			8
46,883 12			3
20,818 17			7
204,095 19			3
14,301 18			2
170,449 0			6
146,962 11			9
£ 24,064,079 4			3

## THE ATLAS ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE DEPARTMENT.

The net premiums were £1,082,440 : 6 : 6, and the Losses £548,725 : 16 : 2, being 50·6 per cent of the premiums. The underwriting surplus of the account is £143,577 : 16 : 9, and after adding £16,509 : 18 : 6, to the reserve for unexpired risks, there remains a profit of £127,067 : 18 : 3, which has been carried to Profit and Loss Account. Out of this profit a sum of £70,665 : 6 : 10, has been transferred to the Fire Insurance Fund making it £1,153,752 : 8 : 1.

## PROFIT AND LOSS ACCOUNT.

The Profit and Loss Account shows total profits (with interest) of £184,125 : 4 : 2, and, after paying Income Tax on Profits, £7,566 : 4 : 10, Interest on Debenture Stock, £3,961 : 6 : 9, there remained a balance of £172,597 : 12 : 7, which has been appropriated as follows:—

To Shareholders' Investment Reserve Fund, to meet depreciation.....	£	19,730	0	0
To Fire Insurance Fund.....		70,665	6	10
To Employers' Liability, Accident and General Insurance Funds.....		4,514	15	9
To Dividend.....		77,687	10	0
	£	172,597	12	7

## DIVIDEND.

The Directors have declared a Dividend for the year 1912 of Seven shillings and Sixpence per share, being 31¼% upon the paid up Capital of the Company amounting to £82,500 0 0, less Income Tax, £4,812 10 0, net £77,687 10 0.

Three shillings per share, or £31.075, was paid in October last, and the balance of Four Shillings and Sixpence per share will be paid on the 29th instant.

## FUNDS.

The funds of the Company after payment of Dividend will stand as follows:—

Fire Insurance Fund.....	£	1,153,752	8	1
Employers' Liability, Accident and General Insurance Funds...		42,949	11	5
Sinking Fund and Capital Redemption Fund.....		93,267	3	4
Contingency Fund.....		22,298	0	7
Shareholders' Investment Reserve Fund.....		19,730	0	0
	£	1,331,997	3	5
Life Funds.....		2,202,328	16	0
Total funds of the Company.....	£	3,534,325	19	5
Policyholders have the additional security of—				
Paid up Capital.....		264,000	0	0
Uncalled Capital.....		1,936,000	0	0
Total security for policyholders.....	£	5,734,325	19	5





## SESSIONAL PAPER No. 8

## BALANCE SHEET.

## LIABILITIES.

Capital subscribed:—£2,200,000, in 220,000 shares of £10 each, £1. 4s. paid.  
 Capital subscribed:—“Essex & Suffolk” 4% debenture stock.  
 Life assurance fund.  
 Investment reserve fund.  
 Fire insurance fund.  
 Employers' liability, accident and general insurance funds.  
 Sinking fund and capital redemption insurance fund.  
 Contingency fund.  
 Provision for completion of dividend for the year (1912) payable 29th April, 1913.

Claims admitted or intimated but not paid:—

Life assurance.  
 Fire insurance.  
 Due to other offices for reinsurances.  
 Sundry unclaimed dividends.  
 Outstanding commission and other accounts.  
 Bills payable.

## ASSETS.

Mortgages on property within the United Kingdom.  
 Loans on parochial and other public rates.  
 Life interests.  
 Reversions.  
 Company's policies within their surrender values.  
 Policies in other offices.  
 Personal security.  
 Investments:—  
 Deposit with the High Court, viz.:—  
 London County Council 3 per cent. stock.  
 British government securities.  
 Municipal and county securities, United Kingdom.  
 Indian and colonial government securities.  
 “ “ provincial securities.  
 Foreign government securities.  
 “ “ municipal securities.  
 “ “ provincial securities.  
 Railway and other debentures and debenture stocks—  
 Home and foreign.  
 Railway and other preference and guaranteed stocks.  
 “ “ ordinary stocks.  
 Stocks and shares (other than railway stocks).  
 Rent charges.  
 Copyhold ground rents.  
 House and landed property.  
 Life interests.  
 Reversions.

Branch and agents' balances.  
 Due by other offices for reinsurances.  
 Outstanding premiums.  
 “ “ commission and other accounts.  
 Interest, dividends, and rents.  
 Interest, dividends, and rents accrued but not payable.  
 Bills receivable.  
 Cash:—  
 On deposit.  
 In hand and on current account.

£ s. d.  
 264,000 0 0  
 90,012 0 0  
 2,173,162 16 0  
 18,896 0 0  
 1,132,732 8 1  
 12,949 11 5  
 93,267 3 4  
 22,298 0 7  
 46,612 10 0  
 3,943,950 9 5  
 14,806 5 0  
 91,943 12 11  
 118,466 18 9  
 1,107 9 7  
 14,942 8 6  
 28,904 9 8

£ s. d.  
 340,546 9 1  
 32,500 0 0  
 150,194 14 1  
 66,875 0 0  
 9,000 0 0  
 153,149 11 8  
 6,750 0 0  
 2,483 6 8  
 21,477 0 0  
 16,317 9 0  
 23,763 0 0  
 437,968 11 1  
 51,411 10 3  
 118,076 3 8  
 376,744 15 11  
 55,495 19 7  
 153,814 19 5  
 921,467 7 6  
 215,585 18 5  
 99,723 15 11  
 219,637 7 6  
 1,596 1 6  
 10,676 6 0  
 233,329 7 10  
 5,559 0 0  
 2,120 5 0

3,729,334 0 1  
 273,265 14 0  
 10,021 0 6  
 21,790 13 8  
 15,319 13 1  
 2,670 16 10  
 42,562 13 8  
 6,513 13 8  
 58,456 9 4  
 54,246 19 0  
 £ 4,214,181 13 10

£ 4,214,181 13 10

## BRITISH AND FOREIGN MARINE INSURANCE COMPANY LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

The Underwriting Account for 1911, now closed, has resulted in a profit of £85,583 8s. 11d. The Interest Account for the year 1912 is £70,420 17s. 0d.

The combined result amounts to £156,004 5s. 11d., which with the balance of £231,691 4s. 2d. brought forward from last account, leaves to the credit of Profit and Loss Account £387,695 10s. 1d.

An interim dividend of 10s. per share, less income tax, having been paid in July last, it is now proposed to pay a dividend of 12s. 6d. per share, less income Tax, payable on the 1st of March next. After providing for dividend and income Tax on the profits of 1911, there will remain a balance of £311,958 9s. 3d. at the credit of Profit and Loss Account, from which it is proposed to transfer £200,000 to the Reserve Fund raising that fund to £1,200,000, and leaving £111,958 9s. 3d. to the credit of Profit and Loss Account.

The premiums for the year 1912 amount to £513,526 13s. 2d. and the claims settled to £167,140 13s. 3d., leaving a Net Balance, after deducting expenses, of £298,944 0s. 4d.



# BRITISH AND FOREIGN MARINE INSURANCE COMPANY—Concluded.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Concluded.

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### PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
To balance 31st December, 1911.....	274,984	12	10	By dividend, less income tax, paid 1st March, 1912.....	£	39,432	5 10
To balance Underwriting Account, 1911.....	291,733	5	10	By interim dividend, less income tax, paid 1st July, 1912.....	£	31,545	16 8
To interest account, 1912.....	70,420	17	0	By claims, returns, &c., and commissions on profits of 1911, settled in 1912.....	£	176,149	16 11
				By amount transferred to underwriting suspense account to close 1911.....	£	30,000	0 0
				By loss on sale of investments.....			
				By income tax.....			
				By balance carried down.....			
	£	637,138	15 8				
					£	637,138	15 8

### UNDERWRITING ACCOUNT.

	£	s.	d.		£	s.	d.
To premiums 1912, less returns, reinsurances, and foreign taxes.....	513,526	13	2	By claims, 1912.....	£	167,140	13 3
				By general expenses—including directors' and auditors' remuneration.....	£	47,441	19 7
				By balance carried down.....	£	298,944	0 4
	£	513,526	13 2		£	513,526	13 2

### BALANCE SHEET.

	£	s.	d.		£	s.	d.
To capital—67,000 shares at £20 per share, £1,340,000. Paid up £4 per share.....	268,000	0	0	By investments.....	£	1,931,568	1 4
To reserve fund.....	1,000,000	0	0	By stamps.....	£	680	14 2
To balance profit and loss account brought down.....	355,337	5	10	By cash at bankers and on hand and bills receivable.....	£	98,314	0 11
To balance underwriting account.....	298,944	0	4	By interest and rents accrued but not received.....	£	30,823	14 5
To underwriting suspense and reinsurance accounts.....	195,375	9	1	By accounts due to the company.....	£	261,955	19 9
To accounts due by the company.....	205,685	15	4		£	2,323,342	10 7
	£	2,323,342	10 7				



## SESSIONAL PAPER No. 8

## GENERAL BALANCE SHEET.

LIABILITIES.		ASSETS.	
Shareholders' Capital £37,500 in 21,500 shares of £25 with £5 paid on each total amount paid.....		Loans on Company's policies within their surrender values... £	
Fire insurance fund.....	£	Investments—	120 0 0
Accident insurance fund.....	37,500 0 5	Indian and colonial government securities.....	9,900 0 0
Employers' liability insurance fund.....	546 0 0	Indian and colonial municipal securities.....	51,289 0 0
Annuities certain and leasehold redemption fund.....		Foreign government securities.....	2,018 0 0
General insurance fund.....		Foreign municipal securities.....	96,505 0 0
Profit and loss account.....		Railway and other debentures and debenture stocks—	
		Home and foreign.....	79,811 0 0
Terminable debentures at four and a half per cent.....	£	Railway and other preference and guaranteed stocks.....	68,476 0 0
*Claims admitted or intimated but not paid—		Railway and other ordinary stocks.....	75,850 0 0
Fire insurance.....	£	Fee-duties and ground annuities.....	61,820 13 6
General insurance.....	37,907 0 5	House property.....	90,615 9 2
		Agents' balances.....	78,799 8 9
Due to insurance Companies.....		*Outstanding premiums.....	64 18 11
*Unclaimed dividends.....		*Outstanding interest, dividends, and rents.....	15 1 0
*Expenses and commission outstanding—		*Interest accrued but not payable.....	4,044 7 6
Fire insurance.....	£	Cash in hand and on current account.....	35,054 12 1
Accident insurance.....	5,751 8 9	Office furniture and maps.....	4,355 17 6
Employers' liability insurance.....	30 0 0	Stamps.....	55 16 0
General insurance.....	261 0 0	Due by life department.....	28,546 13 1
	32 0 0		
*Income tax outstanding—			
Fire insurance.....	£		
Accident insurance.....	4,154 17 0		
Employers' liability insurance.....	22 10 4		
General insurance.....	26 17 10		
	0 14 0		
Sundry balances due by the company.....			
*Included in corresponding items in Revenue Accounts.....			
	£		£
	687,341 17 6		687,341 17 6

## THE CALIFORNIA INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Total premium income.....	\$ 493,909 90
Gross cash received for interest.....	48,728 08
Rents.....	7,625 00
Gross profit on sale or maturity of ledger assets.....	372 50
Gross increase by adjustment in book value of bonds.....	22,886 02
Total income.....	<u>\$ 573,521 50</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 315,918 77
Expenses of adjustment and settlement of losses.....	8,129 57
Commissions or brokerage.....	55,197 15
Allowances to local agencies for miscellaneous agency expenses....	737 52
Salaries, \$17,879.17; and expenses, \$20,289.20, of special and general agents.....	38,168 37
Salaries fees and all other charges of officers, directors, trustees and home office employees.....	50,511 53
Rents.....	5,488 32
Underwriters' boards and tariff associations.....	8,514 88
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	3,887 02
Inspections and surveys.....	3,899 99
Taxes on real estate.....	507 80
State taxes on premiums, Insurance department licenses and fees.....	20,839 25
All other licenses, fees and taxes.....	3,018 71
Agents' balances charged off.....	1,236 24
Gross loss on sale or maturity of bonds.....	30 00
Gross decrease, by adjustment, in book value of ledger assets....	10,197 95
All other expenditure.....	90,901 05
	<u>\$ 617,184 12</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 100,000 00
Mortgage loans on real estate, first liens.....	346,000 00
Loans secured by pledge of bonds, stocks or other collateral.....	47,000 00
Book value of bonds and stocks.....	513,490 50
Cash on hand, in trust companies and in banks.....	84,122 27
Agents' balances and bills receivable.....	170,472 10
Other ledger assets.....	16,571 58
Total ledger assets.....	<u>\$ 1,277,656 45</u>

## SESSIONAL PAPER No. 8

THE CALIFORNIA INSURANCE COMPANY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

## NON LEDGER ASSETS.

Interest accrued.....	\$ 9,994 38
Gross assets.....	\$ 1,287,650 83
Deduct assets not admitted.....	19,351 12
Total admitted assets.....	<u>\$ 1,268,299 71</u>

## LIABILITIES.

Net amount of unpaid losses.....	\$ 26,692 26
Total unearned premiums.....	518,492 05
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued..	500 00
Taxes due and accrued, estimated.....	9,000 00
Reinsurance premiums.....	38,323 08
Total liabilities except capital stock.....	\$ 593,007 39
Capital paid up in cash.....	400,000 00
Surplus over all liabilities.....	275,292 32
Total liabilities.....	<u>\$ 1,268,299 71</u>

## EXHIBIT OF PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$78,558,113 00
Premiums thereon.....	1,107,896 25
Amount of risks terminated during the year.....	78,555,318 00
Premiums thereon.....	1,101,074 30
Net amount in force at December 31, 1912.....	74,361,322 00
Premiums thereon.....	<u>974,675 77</u>

## COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912

## FIRE DEPARTMENT.

## REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year:—				Claims paid and outstanding, after deduction of reinsurances.....	1,635,415	8	5
Reserve for unexpired risks.....	£	1,273,148	7	Commission and brokerage.....	498,451	4	0
Additional reserve.....		1,931,463	19	Contributions to fire brigades.....			
				State charges—Foreign.....	£	16,492	17
Premiums after deduction of reinsurances.....				Expenses of management.....		55,133	18
						550,474	4
				Bad debts.....	622,101	0	8
				Amount to profit and loss.....	298	16	10
				Amount of fire fund at the end of the year:—	425,000	0	0
				Reserve for unexpired risks, being			
				40 per cent. of premium income for the year.....	1,295,481	15	3
				Additional reserve.....	1,966,468	10	4
					£	6,443,316	15
						6	

## SESSIONAL PAPER No. 8

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....				Dividend paid 14th May.....	118,000	0	0
Interest and dividends not carried to other accounts.....	290,750	11	1	Dividend paid 14th November.....	118,000	0	0
Less income tax.....	8,743	13	1		£		
Amount transferred from fire department				Less income tax.....	236,000	0	0
Amount transferred from marine department.....					13,767	3	8
Amount transferred from general accident insurance account...				Interest on debenture stocks—			
Amount transferred from "Hand-in-Hand" Fund.....				West of England.....	11,611	15	3
One-fifth of shareholders' proportion of life profits (£ 78,223).				Palatine.....	10,264	10	10
One-fifth of shareholders' proportion of life profits (Union)—				Union.....	22,964	3	6
				Ocean.....	34,095	15	1
Transfer and other fees.....					£		
				Less income tax.....	78,936	4	8
					4,604	12	4
				Income tax on profits paid and outstanding.....			
				Alterations, repairs, office fittings and furniture at head office and branches.....	74,331	12	4
				Amount written off cost of businesses acquired.....	38,265	12	11
				do. do. freehold premises.....	22,253	2	11
				Guarantee and pension fund.....	500,000	0	0
				Balance carried to next year's account.....	20,000	0	0
					10,000	0	0
					285,675	16	0
					£		
					1,172,759	0	6

COMMERCIAL UNION—Concluded.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Concluded.

GENERAL BALANCE SHEET.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Shareholders' Capital—				Mortgages on property within the United Kingdom.....	137,933	7	8
Subscribed (255,000 shares of £10 each).				Mortgages on property out of the United Kingdom.....	105,699	12	1
Paid-up.....	255,000	0	0	Mortgages on rates raised under Acts of Parliament.....	13,322	17	6
Investment reserve fund.....	108,997	16	3	Loans upon life interests and reversions.....	3,600	0	0
Guarantee and pension fund.....	190,292	13	9	Loans upon stocks and shares.....	2,488	1	4
Profit and loss account.....	285,675	16	0	Loans upon personal security.....	1,291	9	11
Fire insurance fund.....	3,291,950	5	7	Investments (including those deposited under local laws or by contract in various colonies and foreign countries as security for holders of policies issued there):—			
Marine insurance fund.....	838,788	2	7	British government securities.....	135,651	9	10
Accident insurance fund.....	194,923	9	2	Municipal and county securities, United Kingdom.....	6,237	2	0
Employers' liability insurance fund.....	502,869	0	7	Indian and colonial government securities.....	301,162	12	11
General accident insurance fund.....	830,365	3	5	"    provincial securities.....	73,907	6	8
Reinsurance and other funds.....	45,344	11	5	"    municipal securities.....	317,849	17	0
Leaschold redemption and sinking fund account.....	226,683	0	3	Foreign government securities.....	606,514	8	7
"West of England" 4% terminable debenture stock.....	283,604	0	0	Foreign provincial securities.....	18,000	0	0
"Palatine" 4% terminable debenture stock.....	256,427	0	0	"    Municipal securities.....	751,382	6	3
"Union" 4% terminable debenture stock.....	572,139	0	0	Railway and other debentures and debenture stocks—			
"Ocean" 4% terminable debenture stock.....	841,580	0	0	Home and foreign—			
Claims admitted or intimated but not paid less amounts recoverable under reinsurances:—				United States railway bonds.....	2,480,301	15	8
Fire.....	288,168	5	7	Other investments.....	815,014	9	6
Marine.....	2,264	0	0	Railway and other preference and guaranteed stocks and shares.....	221,073	6	4
General accident.....	504,751	16	5	Railway and ordinary stocks and shares.....	190,674	16	2
Amounts due to other companies for reinsurances.....	414,375	3	0	Freehold premises at home and abroad partly occupied as offices of the company and partly producing revenue.....	1,036,583	11	10
Amount due to life department pending investment.....	8,290	5	1	Leaschold premises at home and abroad partly occupied as offices of the company and partly producing revenue.....			
Amount due to Union life fund.....	1,400	7	1	Freehold ground rents feu-duties and ground annuities.....	127,157	19	11
Perpetual premiums fire deposits and fees.....	14,326	3	2	Cost of businesses acquired.....	18,327	5	8
Bills payable.....	14,740	14	10	Branch, agency and other balances.....	406,380	4	9
Amounts due to agents and others.....	164,468	12	9	Amounts due by other companies for reinsurances and losses.....	1,063,510	11	4
Interest received in advance of due dates.....	2,164	14	4	Contribution of expenses due by "West of England life fund".....	263,823	2	9
Unclaimed dividends and interest, including interest due 1st January 1913 on "Union" debenture stock.....	13,528	8	4	Amount due from "Hand-in-Hand" fund.....	1,293	11	9
Life as per balance sheet.....	5,295,415	5	11		36,319	14	4
West of England life fund as per balance sheet.....	549,963	3	1				
Hand-in-Hand fund as per balance sheet.....	3,768,931	49	0				



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Union life fund as per balance sheet.....	4,037,027	6	2	95,260	12	10	
Outstanding premiums:—				73,418	7	4	
Fire.....				13,938	10	10	
Marine.....				7,264	6	7	
Accident.....				55,200	6	8	
Outstanding interest, dividends and rents.....				705	5	6	
Bills receivable.....				180,059	10	4	
Stamps in hand.....				616,509	8	0	
Cash—On deposit.....							
In hand and on current account.....							
Life investments and outstanding accounts as per separate balance sheet.....				5,235,415	5	11	
West of England life fund, as per separate balance sheet.....				549,963	3	1	
Hand-in-Hand fund as per separate balance sheet..				3,768,931	19	0	
Union life fund as per separate balance sheet.....				4,037,027	6	2	
	<hr/>			<hr/>			
	£	23,784,486	4	£	23,784,486	4	0

## FIREMEN'S INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Total premium income.....	\$ 3,019,478 24
Interest and dividends.....	241,926 10
Cash received for rents.....	92,828 70
Agents' balances previously charged off.....	7 35
Other income.....	49 74
Total income.....	<u>\$ 3,354,290 13</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,429,662 99
Expenses of adjustment and settlement of losses.....	33,687 27
Commissions or brokerage.....	814,391 78
Allowances to local agencies for miscellaneous agency expenses....	8,860 04
Salaries, \$35,219.91; and expenses \$34,340.34, of special and general agents.....	69,560 25
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	115,271 52
Rents.....	19,555 04
Underwriters' boards and tariff associations.....	30,601 01
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses.....	12,773 51
Inspections and surveys.....	4,260 83
Taxes on real estate.....	21,226 00
State taxes on premiums, Insurance department licenses, and fees.....	69,521 80
All other licenses, fees and taxes.....	6,074 97
Paid stockholders for interest or dividends.....	200,000 00
Gross decrease, by adjustment, in book value of ledger assets....	56,764 43
Agents' balances charged off.....	344 86
All other expenditure.....	90,282 08
Total disbursements.....	<u>\$ 2,982,838 38</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,036,526 26
Mortgage loans on real estate, first liens.....	2,626,150 00
Book value of bonds and stocks.....	1,768,823 33
Cash on hand, in trust companies and in banks.....	61,828 50
Agents' balances.....	427,927 31
Total ledger assets.....	<u>\$ 5,921,255 40</u>

SESSIONAL PAPER No. 8

FIREMEN'S INSURANCE COMPANY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 50,802 39
Rents due.....	162 52
Market value of bonds and stocks over book value.....	868,136 87
Gross assets.....	\$ 6,840,357 18
Deduct assets not admitted.....	3,578 39
Total admitted assets.....	\$ 6,836,778 79

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 291,075 54
Total unearned premiums.....	2,781,578 19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500 00
State, county and municipal taxes (estimated).....	27,052 73
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,000 00
All other liabilities.....	2,332 81
Total liabilities (not including capital stock).....	\$ 3,113,539 30
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	2,723,239 49
Total liabilities.....	\$ 6,836,778 79

## RISKS AND PREMIUMS.

Amount of risks written or renewed during the year.....	\$ 258,929,621 00
Premiums thereon.....	4,276,908 44
Amounts of risks terminated.....	142,757,640 00
Premiums thereon.....	3,449,539 64
Net amount in force at December 31, 1912.....	517,369,839 00
Premiums thereon.....	5,295,743 27



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## BALANCE SHEET.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
<b>Shareholders' Capital—</b>		<b>Mortgages on property within the United Kingdom—</b>	
Amount subscribed.....	1,112,855 0 0	Less loan.....	44,160 8 2
Amount paid up—			23,000 0 0
200,000 ordinary shares of £3 each, £1 5s. paid up.....	£ 250,000 0 0	Mortgages on property out of the United Kingdom.....	21,160 8 2
112,855 5% preference shares of £1 each.....	£ 112,855 0 0	Loans on life policies and other securities.....	26,664 0 1
		Loans on personal security.....	23,154 10 10
Accident and general insurance fund.....	£ 362,855 0 0	Investments at or below cost price—	19,344 0 0
Fire insurance fund.....	717,887 7 1	Deposited with the High Court—	
Life assurance fund.....	130,732 17 9	£10,500 2½ per cent. consolidated stock.....	£ 9,482 13 6
Amuity fund.....	102,127 17 9	£10,000 India 3½ per cent. stock (1881).....	10,325 1 0
Capital redemption assurance fund.....	8,295 10 1		
Reserve for fire bonus policies.....	2,043 18 7	British government securities.....	20,007 14 6
Reserve for premiums paid in advance.....	15,122 4 2	Indian and colonial government and municipal securities.....	11,619 16 2
Reserve for profits under participating policies in the accident department.....	470 6 1	Foreign government and municipal securities.....	107,903 6 3
Reserve for investments redeemable at par.....	3,070 16 5	Railway and other debentures and debenture stocks—	326,290 0 8
Reserve for depreciation of investments.....	34,510 9 3	Home and foreign.....	271,300 7 4
Surplus reserve fund.....	50,000 0 0	Railway and other preference and guaranteed stocks.....	19,608 10 2
(In addition to £40,000 provided in fire account). ..	52,694 3 6	The Law Fidelity and General Insurance Co., Ltd.....	10,000 0 0
Profit and loss account.....	£ 15,295 4 6	40,000 cum. preference shares of £1 each 5s. paid.....	79,950 14 0
Less interim dividend paid.....		Railway and other ordinary stocks.....	875 10 2
		Freehold ground rents.....	253,908 2 7
		Frechold and leasehold property.....	11,900 0 0
		Less loans.....	
			£ 1,179,887 10 1

## Note—

The market value of the quoted investments as at 31st December 1912 shows in the aggregate a depreciation from book value of £21,234 15 s. 1d. in excess of the reserves for depreciation.

Agency, other company balances, and outstanding premiums, less commission.....

Prepaid commission.....

Interest accrued.....

Cash—On deposit.....

In hand and on current account.....

Sundry debtors.....

Furniture and fittings at head office and London, Philadelphia, Paris, Antwerp, Toronto, Cape Town and other branch offices less depreciation.....

£ 310,802 9 6

32,794 8 2

15,144 1 4

36,213 0 2

6,336 15 0

30,611 5 0

£ 1,611,789 9 3

N.B.—In addition to the above funds there is £750,000 of capital at call as further security for policy holders.

£ 1,498,432 11 2

1,217 0 0

29,642 11 11

76,474 18 4

5,500 0 0

522 7 10

Claims under life policies admitted but not yet paid.....

Sundry creditors.....

Sums due to other insurance companies.....

Funds held in trust.....

Unclaimed dividends.....

## COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1912.

## PROFIT AND LOSS ACCOUNT.

To losses incurred.....	Fr. 9,653,878 17	Creditor balance profit and loss account, 1911.....	Fr. 13,623 11
Commissions.....	3,586,277 70	Premiums of 1912 less cancellations (inclusive taxes).....	23,198,451 82
General expenses.....	734,611 09	Interest of invested funds.....	1,294,677 97
Salaries of officials.....	609,666 02		
Reinsurers and recourses.....	2,061,349 00		
Increase in reserve for unexpired risks.....	681,000 00		
<b>Taxes—</b>			
Stamp tax.....	Fr. 856,467 06		
Tax on insured amounts at 6 fr. per million.....	128,305 07		
Registration tax.....	1,596,122 32		
Licenses and other taxes.....	102,363 44		
Income tax on securities.....	36,467 40		
Special tax (Law of 31st Jan. 1907).....	256,610 12		
Taxes in foreign states.....	136,483 73		
Underwriting profit.....	3,112,819 14		
	3,657,151 69		
	<u>Fr. 24,506,752 90</u>		<u>Fr. 24,506,752 90</u>

## BALANCE SHEET.

ASSETS.		LIABILITIES.	
French rent (government bonds) perpetual.....	Fr. 7,649,743 29	Capital paid up.....	Fr. 2,000,000 00
French rent (government bonds) redeemable.....	1,770,963 45	Capitalized reserve (as per article 44 of Statutes).....	16,990,000 00
Railway debenture bonds.....	20,081,173 88	Building reserve.....	40,000 00
Sundry securities.....	5,731,768 02	Profit reserve.....	3,900,000 00
Building.....	120,850 00	Reserve for contingencies.....	1,000,000 00
Cash in Bank of France and bankers.....	900,412 20	Reserve for fluctuation of securities.....	283,880 75
Cash on hand.....	33,619 47	Premium reserve for unexpired risks.....	6,296,000 00
Bills receivable.....	15,200 00	Pension fund for company's employees.....	3,371,517 03
Sundry debtors' accounts.....	2,452,160 02	Losses adjusted and not paid.....	218,518 90
		Dividends to be paid to shareholders.....	1,001,160 00
		Reserve fund for charities.....	100,722 99
		Balance of profit and loss account 1912.....	371,483 03
		Sundry creditors' accounts.....	2,486,775 03
	<u>Fr. 38,755,890 33</u>		<u>Fr. 38,755,890 33</u>

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## GERMANIA FIRE INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## ASSETS.

Book value of real estate.....	\$ 750,000 00
Mortgage loans on real estate.....	430,000 00
Book value of bonds and stocks.....	5,249,050 02
Cash in Company's office, in trust companies and in banks (not on interest).....	39,472 34
Cash in trust companies and banks on interest.....	483,207 65
Agents' balances.....	504,303 93
Total ledger assets.....	\$ 7,456,033 94

## NON-LEDGER ASSETS.

Interest accrued.....	39,332 34
Rents due and accrued.....	231 66
Gross assets.....	\$ 7,495,597 94
Deduct assets not admitted.....	281,835 67
Total admitted assets.....	\$ 7,213,762 27

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 182,473 13
Total unearned premiums.....	3,300,304 32
Salaries, rents, expenses, bills, accounts &c., due or accrued.....	26,063 92
Taxes due and accrued (estimated).....	50,000 00
Commissions and brokerage due or to become due.....	6,606 20
Return premiums, \$743.47; Reinsurance premiums, \$33,756.35....	34,499 82
Total liabilities, excluding capital stock.....	\$ 3,599 947 39
Capital actually paid up in cash.....	1,000,000 00
Surplus above all liabilities and capital stock.....	2,613,814 88
Total liabilities.....	\$ 7,213,762 27

## INCOME.

Total premium income.....	\$ 2,911,243 83
Received for interest and dividends.....	256,388 27
Received for rents.....	48,485 00
Conscience money.....	2,300 00
Agents' balances previously charged off.....	700 00
Gross profit on sale or maturity of ledger assets.....	125,724 59
Total income.....	\$ 3,344,841 69

GERMANIA FIRE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,319,703 10
Expenses of adjustment and settlement of losses.....	74,546 87
Interest of dividends to stockholders.....	200,000 00
Commission or brokerage.....	630,248 03
Allowances to local agencies for miscellaneous agency expenses..	94,094 92
Salaries, \$79,349.86; and expenses, \$47,376.80 of special and general agents.....	126,726 66
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	144,045 36
Rents.....	31,396 08
Underwriters' boards and tariff associations.....	6,585 92
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	23,488 70
Inspections and surveys.....	38,980 06
Taxes on real estate.....	12,261 00
State taxes on premiums, Insurance department licenses and fees	70,894 45
All other licenses, fees and taxes.....	18,352 73
Agents' balances charged off.....	6,233 14
Gross loss on sale or maturity of ledger assets.....	2,887 33
Gross decrease, by adjustment, in book value of real estate.....	3,966 10
All other disbursements.....	83,500 32
Total disbursements.....	\$ 2,887,910 77

## RISKS AND PREMIUMS.

Amount of risks written or renewed during the year.....	\$397,542,317 00
Premiums thereon.....	3,942,524 17
Amount of policies terminated during the year.....	377,643,689 00
Premiums thereon.....	3,816,066 38
Net amount in force at December 31, 1912.....	685,881,773 00
Premiums thereon.....	6,445,099 97



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## GUARDIAN ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE DEPARTMENT.

The Fire Premiums, after deducting reinsurances, amounted to £625,690 0s. 1d., as against £594,113 13s. 5d. in 1911, showing an increase of £31,576 6s. 8d., and the Losses, after making the same deduction, to £344,577 10s. 1d. (55·07 per cent of the premiums), as against £354,049 6s. 10d. in 1911.

The Expenses of Management, including Fire Brigade Charges and Commission together amounted to £225,490 10s. 2d., being 36·04 per cent of the premiums.

After providing for losses, expenses, bad debts, and for the additional premium reserve (£14,050) required by the increase in premiums during the year, there was a profit on the Trading Account of £41,501 17s. 4d. Adding to this the interest on the Reserve Funds, which amounts to £30,990 13s. 11d., and deducting £2,945 7s. 4d. for Depreciation on Investments in the Fire Fund, there results a profit of £69,547 3s. 11d., out of which the General Reserve Fund has been increased by £10,000, and the balance of £59,547 3s. 11d. has been transferred to Profit and Loss. The Premium Reserve Fund now amounts to £278,350, and the General Reserve Fund to £550,000, making the Total Fund in this Department £828,350.

## DIVIDEND AND APPROPRIATION STATEMENT.

The Directors recommend to the Proprietors that for the year ending the 31st December, 1912, a Dividend of 10s. be declared free of Income Tax, on each £10 Share of the Subscription Capital, being at the rate of 10 per cent on the paid-up Capital of £5 per Share; and that, 4s on each share having been paid as an interim Dividend in January last, the balance of 6s. on each Share be paid on the 1st July next.

The Appropriation Statement will thus be as follows, viz.:—

	£	s.	d.
Balance on Profit and Loss Account, including £29,200 of Guardian Life Profits.....	144,173	5	8
Proposed Dividend at 10 per cent free of Income Tax (of which £40,000 has already been paid as Interim Dividend).....	100,000	0	0
Balance carried forward to 1913, including £14,600 being one-fifth of Life Profits reserved for dividend during the next year.....	£ 44,173	5	8

## GUARDIAN ASSURANCE COMPANY, LIMITED—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.—Continued.

## FIRE INSURANCE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year, viz.:				Claims under Policies paid and outstanding	344,577	10	1
Reserve for unexpired risks	£264,300	0	0	Commission	81,232	10	4
General Reserve Fund	540,000	0	0	Expenses of management	139,988	5	4
Premiums				Contributions to Fire Brigades	4,289	14	6
Interest and dividends	£ 32,913	7	2	Agents' bad debts	70	2	6
Less income tax	1,922	13	3	Depreciation in securities written off	2,945	7	4
				Transfer to Profit and Loss Account	59,547	3	11
				Amount of Fire Insurance Fund at the end of the year, viz.:			
				Reserve for unexpired risks, being 44.49% of premium income for the year	£278,350	0	0
				General Reserve Fund	550,000	0	0
					828,350	0	0
					£1,400,980	14	0

## PROFIT AND LOSS ACCOUNT (PROPRIETORS' REVENUE ACCOUNT).

	£	s.	d.		£	s.	d.
Balance of last year's Account	110,196	5	4	Interim Dividend to Proprietors paid in January, 1912	40,000	0	0
Balance of Transfer from Life Fund, Share of Profits of Quinquennium ended 31st December, 1909	43,800	0	0	Dividend to Proprietors paid in July, 1912	60,000	0	0
Interest, Dividends and Rents not carried to other Accounts	£ 45,002	5	10	Expenses not charged to other Accounts	100,000	0	0
Less Income Tax	2,649	10	9	Written off value of purchased businesses	1,011	11	0
Transfer Fees				Depreciation in Securities written off	5,000	0	0
Transfer from Fire Revenue Account				Balance carried forward	15,533	3	5
Transfer from Accident, Burglary and General Assurance Revenue Account				Account	£ 114,973	5	8
				Add Amount of Life Profit, as per contra, less amount included in Dividend for 1912	29,200	0	0
					144,173	5	8
					£ 265,718	0	1



## INTERNATIONAL CASUALTY COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Net cash received for premiums.....	\$	68,102	86
Policy fees required or represented by applications.....		11,578	00
Interest and dividends.....		22,504	07
Rents.....		719	30
Agents' balances previously charged off.....		100	45
All other income.....		2,101	57
Total income.....	\$	105,106	25

## DISBURSEMENTS.

Net amount paid for losses.....	\$	24,472	83
Investigation and adjustment of claims.....		1,577	36
Policy fees retained by agents.....		11,578	00
Commission or brokerage.....		15,990	69
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....		13,737	95
Salaries, travelling and all other expenses, of agents not paid by commissions.....		7,810	74
Medical examiners' fees and salaries.....		47	00
Rents.....		3,868	40
Taxes on real estate.....		25	20
State taxes on premiums, Insurance Department licenses and fees..		1,293	74
Agents' balances charged off.....		825	53
All other disbursements.....		16,615	79
Total expenditure.....	\$	97,843	23

## LEDGER ASSETS.

Book value of real estate.....	\$	50,613	40
Mortgage, loans on real estate, first liens.....		145,554	70
Loans on collaterals.....		36,313	95
Book value of bonds and stocks.....		168,306	25
Cash on hand, in trust companies and in banks.....		7,970	48
Premiums in course of collection.....		11,017	11
Bills receivable.....		38,643	20
Other assets.....		2,189	19
Total ledger assets.....	\$	460,603	28

SESSIONAL PAPER No. 8

INTERNATIONAL CASUALTY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.  
—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$	10,330 54
Gross assets.....	\$	470,938 82
Deduct assets not admitted.....		39,625 95
Total admitted assets.....	\$	431,312 87

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$	5,692 20
Total unearned premiums.....		14,077 31
Commissions and brokerage due or to become due.....		2,567 55
Salaries, rents, expenses, &c., due or accrued.....		436 59
Borrowed money due or to become due.....		55,000 00
Interest due or accrued.....		590 93
All other liabilities.....		11,925 82
Total liabilities (except capital stock).....	\$	90,290 40
Capital stock paid up in cash.....		313,484 16
Surplus over all liabilities.....		27,538 31
Total liabilities.....	\$	431,312 87

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1912.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	21,908 54	19,544 74	6,377 59
Health.....	16,922 93	16,632 35	2,713 98
Automobile liability.....	9,435 92	8,852 72	5,716 21
Employers' liability.....	33,090 70	27,025 76	10,352 54
Physicians' liability.....	425 50	80 70	679 30
Automobile Collision.....	1,333 33	1,296 89	757 86
Automobile property damage.....	1,676 52	1,327 02	986 50
Fire and Theft.....		1,195 03	
Workmen's Collective.....		41 60	

3 GEORGE V., A. 1913

## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at beginning of the year—						
Reserve for unexpired risks being 40 per cent of year's income.....	1,135,808	15	11			
Additional reserve.....	250,000	0	0			
Premiums received after deduction of reinsurance—						
Interest (less income tax).....	3,063,671	10	4			
	1,385,868	15	11			
	37,089	4	5			
Carried to profit and loss.....						
Amount of Fire Insurance Fund at the end of the year, as in balance sheet—						
Reserve for unexpired risks being 40 per cent of the premium income of the year.....				£	1,201,468	12 1
Additional reserve.....					250,000	0 0
				£	1,451,468	12 1
				£	4,447,229	10 8

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account.....	1,057,555	14	0			
Interest (less income tax) not carried to other accounts.....	182,932	13	8			
Balance of fire account.....	285,820	4	10			
Carried members' life profits account.....	18,425	8	10			
Balance of Employers' Liability Insurance account.....	7,939	18	1			
Dividends to Shareholders—						
Balance of dividend for 1911 paid 22nd May, 1912.....				150,021	12	6
Interest on 4 per cent perpetual debenture stock.....				30,351	16	0
Interest on four per cent "Thames and Mercy" debenture stock.....				16,976	5	6
Income tax.....				22,229	6	4
Amount transferred to meet depreciation in stocks.....				104,500	0	0
Carried to general insurance reserve fund.....				110,500	0	0
Carried to personal accident reserve fund.....				11,500	0	0
Carried to staff pension fund.....				25,000	0	0
Expense of acquiring other Companies' business.....				9,369	10	10
Exchange.....				903	10	10
Interim dividend for the year 1912, paid 22nd November.....				£	132,762	10 0
Less income tax.....					7,744	9 7
Carried to next year's account.....						
				£	1,552,690	19 5

## SESSIONAL PAPER No. 8

## BALANCE SHEET.

## LIABILITIES.

	£	s.	d.
<b>Members' capital, 300,000 shares of £10 each, of which 265,325 are issued, and £1 per share paid up.</b>	265,325	0	0
<b>Four per cent perpetual debenture stock.</b>	805,800	0	0
<b>Four per cent "Thames and Mersey" debenture.</b>	450,695	10	0
<b>Life Assurance Funds—</b>			
Liverpool and London and Globe.....	4,014,480	16	11
Globe.....	80,070	7	6
<b>Annuity Funds—</b>			
Liverpool and London and Globe.....	978,438	9	2
Globe.....	984	8	5
<b>Leasehold redemption fund.</b>			
General reserve fund.....	1,850,000	0	0
Fire reserve funds.....	1,451,468	12	1
Accident reserve funds.....	89,982	8	3
Employers' liability reserve fund.....	119,543	8	11
General insurance reserve fund.....	359,313	15	10
<b>Profit and Loss.</b>			
<b>Other Funds, viz.—</b>			
Four per cent perpetual debenture stock premium fund.....			
Permanent fire policy deposit fund.....	40,313	6	4
Staff Pension fund.....	75,000	0	0
Suspense account.....	193,515	4	3
Transfer fees reserved.....	1,137	6	0
<b>Claims under Life Policies admitted but not paid—</b>			
Liverpool and London and Globe.....	46,784	15	3
Globe.....	2,445	0	0
<b>Outstanding fire losses.</b>	238,865	19	9
<b>Other sums owing by Company—</b>			
Dividends due and unpaid.....	11,198	5	10
Amount owing to other Insurance companies.....	202,635	13	11
<b>Current accounts owing by company.....</b>	73,336	15	4

## ASSETS.

	£	s.	d.
<b>LIVERPOOL AND LONDON AND GLOBE.</b>			
Mortgages on property within the United Kingdom.....	317,200	15	2
Loans on property out of the United Kingdom.....	984,084	19	3
Loans on the company's policies within their surrender values.....	162,441	11	7
Loans on parochial and other public rates.....	130,728	12	3
Loans on life interests and annuities.....	44,009	11	6
Investments at their book value—			
Deposited with the High Court:—			
British Government securities.....	£18,845	18	3
Municipal and county securities.....			
United Kingdom.....	13,918	13	4
Indian and Colonial Government securities.....			
Railway and other debentures and debenture stock.....	1,009	8	6
Railway preference stocks.....	1,887	5	11
	5,341	13	4
British Government securities.....	41,002	19	4
Municipal and county securities, United Kingdom.....	50,332	15	11
Indian and Colonial Government securities.....	99,908	10	11
Indian and Colonial Municipal securities.....	390,059	15	0
Indian and Colonial Provincial securities.....	192,211	2	10
Foreign Government securities.....	70,239	10	1
Foreign Municipal securities.....	212,323	6	11
Foreign Provincial securities.....	333,029	5	6
Stocks and shares of other companies.....	373,987	11	1
Bonds of other companies.....	£527,038	0	0
	9,612	10	0
Railway and other debentures and debenture stocks.....	536,650	10	0
Railway and other preference and guaranteed stocks.....	3,287,274	6	2
Railway and other ordinary stocks.....	2,215,389	2	8
House property, including offices partly occupied by the company.....	1,087	10	7
Land.....	1,000,783	9	6
Freehold ground rents.....	8,842	15	7
Leasehold ground rents.....	30,108	8	11
Life interest and annuities.....	1,371	8	2
Reversions.....	£124,779	4	10
	9,345	2	9
<b>Rent charges.....</b>			
Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up, since collected.....	£564,249	10	5
<b>Agents' balances</b>	402,918	19	5
<b>Outstanding premiums</b>			

967,168 9 10

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*BALANCE SHEET—*Concluded*LIABILITIES—*Concluded.*

£	s.	d.	£	s.	d.
			ASSETS— <i>Concluded.</i>		
			Outstanding interest dividends and rents	15,399	4 2
			Cash—	93,255	9 7
			On deposit	£179,552	9 3
			In hand and on current account	395,311	13 1
			Other assets—		
			Loans on reversions	3,450	0 0
			Loans on stocks and shares	9,965	7 4
			Amounts owing to the Company	635	3 10
			Amounts owing by other insurance companies	70,835	16 6
			Bills receivable	2,133	19 7
			Stationery and office furniture	2,342	9 11
				89,362	17 2
			GLOBE		
			House property, including offices partly occupied by the Company	83,409	15 1
				£12,566,986	1 9







SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE—*Concluded.*GENERAL BUSINESS STATEMENT—*Concluded.*BALANCE SHEET—*Concluded.*LIABILITIES—*Concluded.*ASSETS—*Concluded.*

£	s.	d.	£	s.	d.	£	s.	d.
			Foreign Govern-					
			ment Securities.	326,996	5	9		
			Foreign Railway					
			Bonds and De-					
			centures.....	202,625	12	5		
							529,621	18
			Cash with Bank-					2
			ers and on De-					
			posit.....	290,621	17	3		
			Bills Receivable.,	571	2	6		
			Home Branches'					
			and Agents' Bal-					
			ances.....	107,988	3	10		
			Foreign.....	230,392	17	4		
			Outstanding Pre-					
			miums.....	2,926	7	5		
			Accrued Interest					
			and Sundry					
			Debtors.....	36,263	15	2		
							668,764	3
								6
£4,275,075	18	4				£4,275,075	18	4

## THE MARINE INSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## BALANCE SHEET.

## LIABILITIES.

## Capital account, viz.:—

Capital subscribed.....	£	1,000,000	0	0	
Less amount not called up.....		400,000	0	0	
			£600,000	0	0
Reserve fund.....			420,000	0	0
Sundry creditors.....			15,930	9	1
Balance of underwriting account on the 31st December, 1911.....	£	467,546	9	2	
The amount of settlements during 1912 applicable to 1911 and former years, was.....	£	107,601	9	4	
Amount paid for dividends.....		90,000	0	0	
Amount added to reserve fund.....		20,000	0	0	
			217,601	9	4
			249,944	19	10
Net amount of premiums and interest on investments for 1912, was.....	£	391,677	15	3	
Settlements and office expenses for the year 1912 were.....		217,202	17	11	
			174,474	17	4
			£1,460,350	6	3

## ASSETS.

## Securities:—

Government, Metropolitan and Stock guaranteed by Government.....	£	114,613	0	8	
Indian Government.....		39,862	15	4	
Indian Railway.....		84,787	14	0	
Colonial.....		81,364	2	10	
Foreign Government and American.....		487,157	6	0	
British Railway.....		115,529	7	5	
Other.....		304,714	19	0	
Total amount of securities.....			£1,228,029	5	3
House property in London and Amsterdam.....			73,872	7	1
Amount due for premiums and on reinsurance account.....			88,463	3	3
Bills receivable.....			1,793	18	10
Cash and stamps in hand.....			303	9	8
Cash at bankers and on deposit.....			67,888	2	2
			£1,460,350	6	3

SESSIONAL PAPER No. 8

## NATIONAL PROVINCIAL PLATE GLASS.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31 1912.

## REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of General Insurance Fund at the beginning of the year—				Claims under policies paid and outstanding.....	28,835	9	0
Reserve for unexpired risks.....	£ 21,111	18	4	Commission.....	10,606	2	7
Additional reserve.....	17,760	16	3	Expenses of management.....	10,703	19	0
				Bad debts.....	38	5	2
	38,872	14	7	Septennial returns.....	893	3	8
Premiums.....	58,767	3	0	Transferred to Profit and Loss Account.....	7,437	18	5
Interest dividends and rents.....	£ 2,377	10	3	Amount of General Insurance Fund at end of year as per Balance Sheet—			
Less Income Tax thereon.....	107	5	3	Reserve for unexpired risks being 40% of Premium income for the year.....	£ 23,634	8	6
				Additional reserve.....	17,760	16	3
	2,270	5	0		41,395	4	9
	£99,910	2	7		£99,910	2	7

## BALANCE SHEET.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.	£	s.	d.
To Shareholders' Capital:				By Investments—						
4,105 shares of £5 each fully paid.	20,525	0	0	Deposit with the High Court—						
General Insurance Fund.....	41,395	4	9	Bank of England Stock.....	13,943	15	0			
Profit and Loss Account.....	1,246	10	4	Great Western Ry. 4% debenture stock	1,696	0	0			
Claims admitted or intimated but not paid.....	1,330	2	5	Metropolitan Ry. 3½% debenture stock	1,477	13	3			
Sundry creditors.....	5,927	18	0	New Zealand 4% stock.....	2,020	0	0			
				New South Wales 4% stock.....	1,212	0	0			
					20,349	8	6			
				British Government Securities....	2,281	15	1			
				Colonial Government Securities....	498	9	2			
				Foreign Government Securities....	7,541	3	11			
				Freehold ground rents.....	783	17	10			
				House Property.....	12,686	7	8			
				Railway and other debentures and debenture stocks, Home, and Foreign.....	3,939	3	10			
				Railway and other ordinary stocks and shares.....	5,151	1	2			
				Stock of glass, vans, horses and harness.....	4,202	1	7			
				By cash in hand and on current acct.	511	6	5			
				Stock of stationery and stamps....	305	14	6			
				Office furniture and safes.....	98	5	0			
				Agents' balances.....	9,965	1	4			
				Outstanding premiums.....	1,535	11	4			
				Outstanding interest, dividends and rents.....	79	12	8			
				Interest accrued but not payable..	495	15	2			
	£70,424	15	6		£70,424	15	6			

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE ACCOUNT.

	£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year:—			
Reserve for Unexpired Risks.....	£ 951,616	1	3
Additional Reserve.....	1,550,000	0	0
Premiums.....	84,125	11	2
Interest Dividends and Rents.....	2,435,994	16	9
Less Income Tax thereon.....	81,672	14	5
Claims under Policies paid and Outstanding.....			
Commissions.....	1,285,292	6	10
Expenses of Management.....	400,953	3	3
Contributions to Fire Brigades.....	408,069	7	9
Transferred to Profit and Loss Account:—			
(a) Surplus on Fire Business for year.....	£ 250,151	19	11
(b) Interest Dividends and Rents less Income Tax thereon.....	81,672	14	5
Amount of Fire Insurance Fund at the end of the year:—			
Reserve for Unexpired Risks being 40 per cent of Premium Income for the Year.....	£ 974,397	15	1
Additional Reserve.....	1,550,000	0	0
	£5,019,283	3	5
	£5,019,283	3	5

## \*DETAILS OF EXPENSES OF MANAGEMENT.

Salaries at Home and Abroad including Directors' Fees.....	£ 314,950	8	7
Foreign and Colonial Government Taxes and Licenses, Rents, and Sundry Office Expenses.....	111,088	19	6
Agents' Charges and Travelling Expenses.....	37,383	17	0
Books, Advertising, Postages, Telegrams, etc.....	51,370	17	8
Retiring Allowances.....	9,871	17	7
Law Expenses.....	4,004	10	1
Salvage Corps, etc.....	8,104	19	4
	£ 536,795	1	9
Deduct—Applicable to other Departments.....	68,725	14	0
	£ 468,069	7	9

## SESSIONAL PAPER No. 8

PROFIT AND LOSS ACCOUNT.		£	s.	d.
Balance of last year's Account.....		1,240,544	3	7
Interest and Dividends not carried to other Accounts.....	£123,306 18 9			
Less Income Tax thereon.....	3,595 0 0			
Transferred from Fire Account:—				
(a) Surplus on Fire Business for year.....	£ 250,151 19 11			
(b) Interest Dividends and Rents less Income Tax thereon.....	81,672 14 5			
Shareholders' Life Annuity and Sinking Fund Profit Account.....		331,824	14	4
Transfer Fees.....		37,738	8	0
		160	15	0
		£1,735,979	19	8
<b>Shareholders' Capital:—</b>				
Authorised—				
Shares.....	3,000,000 0 0			
4% Preference Stock.....	3,000,000 0 0			
	£6,000,000 0 0			
Subscribed—				
110,000 Shares of £25 each.....	2,750,000 0 0			
4% Preference Stock.....	1,750,000 0 0			
	£4,500,000 0 0			
Paid up—£5 5s. per Share.....		687,500	0	0
Preference Stock.....		1,750,000	0	0
		£2,437,500	0	0
Profit and Loss.....		1,343,698	12	3
Dividends unclaimed.....		7,484	7	7
Superannuation Fund.....		179,289	12	10
Shareholders' Life Annuity and Sinking Fund Profit Account.....		113,215	4	0
<b>LIABILITIES.</b>				
<b>Investments:—</b>				
British Government Securities.....		528,110	6	9
Public Bonds in the United Kingdom.....		85,628	14	11
Indian and Colonial Government Securities.....		190,644	14	11
Indian and Colonial Provincial Securities.....		5,147	17	7
Indian and Colonial Municipal Securities.....		253,644	2	10
Foreign Government Securities.....		299,838	8	8
Foreign Provincial Securities.....		107,186	6	11
Foreign Municipal Securities.....		370,505	12	3
Railway and other Debentures and Debenture Stocks—				
Home and Foreign.....		1,459,419	10	6
Railway and other Preference and Guaranteed Stocks.....		20,729	7	5
Guaranteed Indian Railway Stock.....		68,923	18	5
Foreign Railway and other Preference and Guaranteed Stocks.....		364,388	0	7
Railway Ordinary Stocks.....		94,758	1	6
Stocks and Shares other than Railway Stocks.....		340,916	1	7
Indian Government Railway Annuities.....		20,907	12	0
Shares of other Companies purchased.....		1,250,000	0	0
Few Duties and Feuing Ground.....		6,131	3	9
House Property in Edinburgh, London etc, partly occupied as Offices of Company, and partly let.....		718,832	0	9
Salvage Corps Premises.....		14,812	19	11
Agents' Balances.....		470,406	5	2
Outstanding Premiums.....		75,327	14	5
Outstanding Interest, Dividends and Rents.....		25,524	7	4
Bill s receivable.....		35,562	0	10

## BALANCE SHEET.

£ s. d.

ASSETS.

£ s. d.

LIABILITIES.

£ s. d.

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*BALANCE SHEET—*Concluded.*

LIABILITIES.— <i>Con.</i>			£			s.	d.
<b>FIRE DEPARTMENT.</b>							
Fire Insurance Fund.....			2,524,397			15	1
Outstanding Liabilities.....			443,790			9	10
Claims admitted or intimated but not paid £ 197,801							19 11
Bills Payable.....			5,412			3	5
Reinsurance Premiums.....			297,125			8	8
Sundry Outstanding Balances.....			31,772			10	5
Interest received but not due.....			1,678			7	5
			<hr/> £443,790			9	10
			<hr/>				
			<hr/>				
			£7,049,296			1	7

ASSETS.— <i>Con.</i>			£			s.	d.
Cash—On Deposit.....			35,500			0	0
In hand and on Current Account.....			182,659			14	2
Due by Life Branch.....			3,750			18	5
Short Loan on Security.....			20,000			0	0
<i>Note.</i> —Part of the above Assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.							
			<hr/>				
			<hr/>				
			<hr/>				
			£7,049,296			1	7



SESSIONAL PAPER No. 8

## THE NORTHERN ASSURANCE COMPANY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE DEPARTMENT.

The premiums received last year amounted to £1,244,464, showing, in comparison with the premiums of the previous year, an increase of £1,489.

The losses incurred amounted to £659,788, or 53·0 per cent of the premiums. The general average of the experience of the Company from the beginning is now 57·5 per cent, or, including its provision for losses on current risks, 59·4 per cent.

The expenses of management (including commission to agents and charges of every kind) came to £468,406, or 37·7 per cent of the premiums, a ratio slightly higher than that of the previous year.

The result is that, after charging the Account with £622,232, being 50 per cent of the premiums of the year, and crediting it with £621,487, the amount similarly charged in 1911, there remains a credit balance of £115,526. This sum, together with the interest earned by the Fire Fund, £67,016, has been transferred to the Profit and Loss Account.

## PROFIT AND LOSS.

The Balance of the profit and loss account (as per account No. 10)

is.....£ 353,418 2 4  
Made up as follows:—

Amount brought forward from the year 1911 after giving effect to the resolutions passed at the General Meeting...	£207,070 7 11
Transferred from Fire and Accident Accounts.....	195,310 16 4
Interest not carried to other accounts.....	14,551 6 10
	<hr/>
	£416,932 11 1

Less—

Interim Dividend paid in November last.....	£42,375 0 0
Sundry debits as detailed in Account.....	21,139 8 9
	<hr/>
	63,514 8 9
	<hr/>
	£353,418 2 4

Out of this the Directors propose—

To add to the Fire Fund (which will then amount to £1,200,000).....	£100,000 0 0
To pay a further dividend on account of the year 1912 of 4s. per share (less Income Tax), absorbing.....	56,500 0 0
To pay a bonus of 1s. per share (less Income Tax), on account of the year 1912, absorbing.....	14,125 0 0

£ 470,625 0 0

Leaving to be carried forward.....£ 182,793 2 4

## DIVIDEND.

From the preceding portion of the report it will be seen that the total amount proposed to be distributed amongst the shareholders for the year 1912 is £113,000, viz.:—

	£	s.	d.		£
Interim dividend of 0 3 0 per share (less income tax) paid in November last.....	42,375				
Dividend..... 0 4 0 " " " (making 7s. per share for the year)					
				to be paid now.....	56,500
Bonus of..... 0 1 0 " (less income tax).....					14,125
Total.....	113,000				

3 GEORGE V., A. 1913

THE NORTHERN ASSURANCE COMPANY, LIMITED—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—*Continued.*

## FUNDS.

After providing for payment of the proposed dividend and bonuses, the funds of the company, as at December 31, 1912, will stand as follows:—

	£	s.	d.
Capital subscribed, £3,000,000 paid up.....	300,000	0	0
Fire reserve fund and unearned premium reserve.....	1,822,231	17	1
Life and annuity funds.....	5,259,609	0	4
Endowment and capital redemption fund.....	102,089	9	10
Employers' liability and accident funds.....	60,357	11	6
Staff funds.....	158,071	15	11
Investment reserve fund.....	35,974	17	0
Profit and loss balance.....	182,793	2	4
	<u>£7,921,127</u>	<u>14</u>	<u>0</u>

## SESSIONAL PAPER No. 8

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Continued.

FIRE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1912.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year:—				Claims under Policies paid and outstanding.....			
Reserve for unexpired risks.....	621,487	8	11	Commission.....	659,788	1	9
Additional Reserve.....	1,000,000	0	0	Expenses of Management.....	182,379	6	8
Amount transferred from Profit and Loss Account of Resolution of General Meeting held 1st May, 1912.....	1,621,487	8	11	Contributions to Fire Brigades.....	282,813	8	2
Premiums.....	100,000	0	0	Transferred to Profit and Loss Account:—	3,212	18	1
Interest, Dividends and Rents.....	1,244,463	14	3	Profit for the year.....	£ 115,525	11	5
Less Income Tax thereon.....	70,794	17	10	Interest.....	67,016	2	5
	3,778	15	5				
	<u>67,016</u>	<u>2</u>	<u>5</u>	Amount of Fire Insurance Fund at the end of the year, as per Balance Sheet.—	182,541	13	10
				Reserve for unexpired risks, being 50% of Premium Income for the year... ..	622,231	17	1
				Additional Reserve.....	1,100,000	0	0
	<u>£3,032,967</u>	<u>5</u>	<u>7</u>		<u>1,722,231</u>	<u>17</u>	<u>1</u>
					£3,032,967	5	7

### PROFIT AND LOSS ACCOUNT.

Balance of last year's account.....	£	s. d.	
Interest, dividends and profits not carried to other accounts.....	377,695	7	11
Less income tax thereon.....	£	15,374	19 2
		83	12 4
Amounts transferred from—			
Employers' Liability account.....	£	6,075	13 6
Fire account.....		182,541	13 10
General account.....		4,807	3 11
Accident account.....		1,826	5 1
Amount transferred to Fire Fund in terms of resolutions of general meeting, held 1st May, 1912.....			
Loss on exchange.....			
Dividend and bonus declared May 1st, 1912.....			
Dividend declared October 17th, 1912.....			
Income tax not carried to other accounts.....			
Allowances to policy of deceased officers.....			
Company's moiety of assurance premiums of staff.....			
Agents' and other balances irrecoverable.....			
Balance, as per balance sheet.....			
Loss on Investments.....			
Estimated loss on loan.....			
	195,310	16	4
	£	587,557	11 1

THE NORTHERN ASSURANCE COMPANY, LIMITED—*Concluded.*  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

## BALANCE SHEET.

LIABILITIES.		ASSETS.	
	£ s. d.		£ s. d.
Shareholders' Capital paid up.....	300,000 0 0	Mortgages on Property within the United Kingdom.....	280,460 16 5
Fire Insurance Fund.....	1,722,231 17 1	Mortgages on Property out of the United Kingdom.....	22,679 12 5
Life Insurance Funds:—		Loans on Parliamentary and other Public Rates.....	262,458 16 5
Participation.....	3,997,626 9 0	“ Life Interests.....	53,615 13 9
Non-Participation.....	331,239 1 10	“ Reversions.....	44,658 11 3
Annuity Fund.....	930,743 9 6	“ Stocks and Shares.....	3,000 0 0
Endowment and Capital Redemption Fund.....	102,089 9 10	“ Company's Policies within their Surrender Values.....	250,694 5 7
Employers' Liability Insurance Fund.....	40,023 19 3	Investments:—	
Accident Insurance Fund.....	3,634 3 4	Deposit with High Court—	
General Insurance Fund.....	16,699 8 11	(£28,000 South-Eastern Ry. 3% Preference Stock).....	20,440 0 0
Staff Pension Fund.....	147,817 4 8	British Government Securities.....	445,207 14 2
Techer Trust Fund.....	10,254 11 3	Municipal and County Securities, United Kingdom.....	470,755 5 11
Profit and Loss Account.....	353,418 2 4	Indian and Colonial Government Securities.....	535,976 13 10
Investment Reserve Fund.....	35,974 17 0	Indian and Colonial Provincial Securities.....	110,824 1 3
		Indian and Colonial Municipal Securities.....	329,143 19 1
		Foreign Government Securities.....	734,818 17 11
		Foreign Provincial Securities.....	47,928 16 3
		Foreign Municipal Securities.....	630,790 6 10
		Railway and other Debentures and Debiture Stocks:—	
		Home and Foreign.....	1,699,165 9 4
Claims admitted or intimated but not paid—		Railway and other Preference and Guaranteed Stocks.....	577,033 3 5
Life Assurance.....	49,240 8 9	Railway and other Ordinary Stocks.....	54,623 6 7
Fire Insurance.....	123,758 7 5	Rent Charges.....	9,690 3 5
Unclaimed Surrender Values.....	3,116 16 7	Freehold Ground Rents.....	45,101 7 10
Annuities due and unpaid.....	662 16 0	House Property (Company's Offices).....	612,152 2 7
Outstanding Charges and Income Tax.....	32,007 3 0	House Property (Mortgages foreclosed).....	8,116 1 1
Bills Payable.....	31,051 13 11	Company's Interest in Salvage Corps Buildings.....	6,905 5 7
Due to other Companies and Agents.....	95,765 18 3	Reversions.....	404,923 5 8
Shareholders' Dividends unclaimed.....	1,368 18 10	Agents' Balances.....	332,246 5 2
		Outstanding Premiums.....	35,460 14 3
		Outstanding Interest, Dividends and Rents.....	5,485 17 0
		Interest accrued but not payable.....	78,115 8 3
		Bills Receivable.....	32,217 7 5
		Cash—	
		On deposit.....	55,701 0 0
		On hand and on current account.....	120,189 9 1
		Stamps in hand.....	349 1 0
			<u>£8,349,364 16 9</u>
			<u>£8,349,364 16 9</u>

SESSIONAL PAPER No. 8

## THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

The Fire Account shews that after deduction of reinsurances the net premiums amounted to £1,155,064, and the net Losses paid and outstanding to £615,960. After charging Agents' Commission and all expenses of management, there is a trading surplus of £122,143, of which £23,989 is carried to Profit and Loss, leaving a balance in this Account of £1,215,308.

Profit and Loss. There is transferred to this account from trading profits sums in addition to interest sufficient to provide a balance of £62,150, out of which an Interim Dividend of twelve shillings per share, less Income Tax, was paid in January last, and the Directors recommend that a further Dividend of eighteen shillings per share, less Income Tax, to be paid on the 5th June next, making thirty shillings per share for the year 1912.

The Assets of the Society as shewn in the Balance Sheet amount to £2,484,290, as compared with £2,296,381 for the previous year.

## FIRE ACCOUNT.

£ s. d.	£ s. d.	£ s. d.	£ s. d.
Amount of Fire Insurance Fund at the beginning of the year:—		Claims under Policies, paid and outstanding.....	608,801 18 7
Reserve for Unexpired Risks.....	447,411 11 5	Contributions to Fire Brigades.....	7,158 4 9
Additional Reserve	669,742 1 1		615,960 3 4
	1,117,153 12 6	Commission.....	224,236 7 7
Premiums.....	1,155,064 3 4	Colonial and Foreign Taxes.....	18,809 2 1
		Expenses of Management.....	173,914 16 9
			192,723 18 10
		Portion of Profit transferred to Profit and Loss Account.....	23,989 4 4
		Amount of Fire Insurance Fund at end of the year:—	
		Reserve for Unexpired Risks, being 40 per cent of Premium Income for the year.....	462,025 13 4
		Additional Reserve.....	753,282 8 5
			1,215,308 1 9
	<u>£2,272,217 15 10</u>		<u>£2,272,217 15 10</u>



## SESSIONAL PAPER No. 8

## PALATINE INSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912

## FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
To				By			
Amount of Fire Insurance Fund at the beginning of the year:—				Claims under Policies paid and outstanding after deduction			
Reserve for unexpired risks..... £ 31,181 0 0	31,181	0	0	of Reinsurances.....	266,434	5	8
Additional Reserve..... £ 341,877 5 7	341,877	5	7	Commission and Brokerage.....	102,062	18	1
				State Charges—Foreign.....	13,154	2	1
Premiums after deduction of Reinsurances.....	523,058	5	7	Contributions to Fire Brigades.....	1,142	13	10
Interest and Dividends.....	484,349	17	8	Expenses of management.....	53,040	5	5
	25,470	7	3	Bad debts.....	250	15	6
				Interest on loans.....	3,148	5	7
				Amount to Profit and Loss.....	22,322	1	8
				Amount of Fire Insurance Fund at the end of the year:—			
				Reserve for unexpired risks being 40			
				per cent of the premium income for	£ 193,740	0	0
				the year.....	376,983	2	8
				Additional reserve.....			
					570,723	2	8
					£1,032,878	10	6

## PROFIT AND LOSS.

	£	s.	d.		£	s.	d.
To				By			
Balance of last year's account.....	22,275	0	0	Dividends paid to ordinary shareholders for 1911.....	22,275	0	0
Transferred from Revenue Account.....	22,322	1	8	Dividends paid to preference shareholders.....	47	1	8
				Balance.....	22,275	0	0
					£ 44,597	1	8

## PALATINE INSURANCE COMPANY—Concluded.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Concluded.

## BALANCE SHEET.

LIABILITIES.		£		s.	d.	ASSETS.		£		s.	d.
Shareholders' Capital—						Investments—					
Preference—100 shares of £10 each, fully paid.....		1,000 0 0				British Government Securities.....		10,237 10 0			
Ordinary—9,900 Shares of £10 each, fully paid.....		99,000 0 0				Colonial Municipal Securities.....		12,340 16 4			
Fire Insurance Fund.....		570,723 2 8				Foreign Government Securities.....		42,717 3 3			
Investment Reserve.....		451 5 8				Foreign Municipal Securities.....		131,228 9 6			
Loan Account.....		39,406 17 7				Railway and other Debentures and Debenture Stocks—					
Bills Payable.....		3,011 13 7				Home and Foreign.....		349,444 10 6			
Claims admitted or intimated but not paid less amounts recoverable under Reinsurances.....		44,925 0 0				Ordinary Stocks.....		71,188 10 7			
Amounts due to agents and others.....	£	3,342 0 6				Branch and Agency Balances.....		93,825 15 6			
Amounts due to other Companies for Reinsurances.....		24,608 0 3				Bills Receivable.....		1,000 0 0			
Balance Profit and Loss Account.....						Outstanding Interest.....		304 18 8			
						Amounts due by other Companies for Reinsurances and Losses		34,819 12 6			
						Cash on hand and in current account.....		61,635 13 3			
								£ 808,943 0 3			



## SESSIONAL PAPER No. 8

## PROVINCIAL INSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve for unexpired risks at December 31 1911.....	8,668	0	0	Losses (paid and outstanding) after deduction of reinsurances....	10,137	15	8
Premiums, less reinsurances.....	24,144	18	5	Expenses of management.....	7,336	0	10
				Commission.....	3,160	14	4
				Transfer to profit and loss account.....	2,460	7	7
				Reserve for unexpired risks at December 31, 1912 (40% of the net premiums).....	9,658	0	0
	£	32,812	18 5		£	32,812	18 5

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last year.....	904	19	0	Dividend of 5% less income tax.....	4,237	10	0
Interest and dividends received and outstanding.....	4,783	15	1	Transferred to general reserve fund.....	3,000	0	0
Profit from fire account.....	2,460	7	7	Balance to next year.....	945	14	3
Profit from accident account.....	34	2	7				
	£	8,183	4 3		£	8,183	4 3

## LIABILITIES.

Shareholders' Capital—			
Authorized—25,000 shares of £10 each.....	£250,000		
Subscribed—18,000 shares of £10 each.....	£180,000		
Paid up—18,000 shares of £5 each.....	£90,000	0	0
General reserve fund.....	21,000	0	0
Fire account—reserve for unexpired risks.....	9,658	0	0
Accident account—reserve for unexpired risks.....	5,583	0	0
Profit and loss account.....	945	14	3

Total funds available for fire and accident liabilities.....	127,186	14	3
Dividend of 5% less income tax.....	4,237	10	0
Outstanding fire losses.....	1,320	0	0
Outstanding accident claims.....	2,005	0	0
Sundry liabilities.....	497	0	0

£ 135,246 4 3

## ASSETS.

Mortgages on property within the United Kingdom.....	1,615	0	0
Consols.....	15,284	3	3
Indian and colonial securities.....	7,933	19	1
Railway and other debentures and debenture stocks.....	33,726	5	5
Railway stocks, preference and guaranteed.....	39,334	4	9
Railway and other ordinary stocks.....	10,985	13	9
Freehold property.....	10,130	0	0
Agents' balances.....	5,474	16	1
Outstanding interest.....	1,700	0	0
Outstanding premiums.....	2,430	0	0
Cash at bankers, at branches and in hand.....	4,725	1	11
Office furniture, fittings, &c., less depreciation.....	1,887	0	0

£ 135,246 4 3

## THE ROYAL EXCHANGE ASSURANCE.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE DEPARTMENT.

The net premiums for the year amounted to £839,607 5s. 0d., which with interest gave a total income of £844,315 11s. 8d. The losses after providing for all claims known to have occurred on or before the 31st December, amounted to £435,789 13s. 9d. The commission was £153,668 1s. 7d. and the expenses of management were £157,525 16s. 4d. Full provision has been made in each case for outstanding items.

The Fire Fund after transferring £76,156 11s. 8d. to the Profit and Loss account amounts to £385,843.

## FIRE INSURANCE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year—				Claims under policies paid and outstanding.....	435,789	13	8
Reserve for un-expired risks. £319,300 0 0				Commission.....	153,668	1	7
Additional reserve..... 50,000 0 0				Expenses of management.....	157,525	16	4
Premiums.....	369,300	0	0	Bad debts.....	246	4	6
Interest, dividends and rents..... £ 5,000 0 0	839,607	5	0	Contributions to fire brigades...	4,386	3	11
Less income tax thereon..... 291 13 4				Transferred to profit and loss account.....	76,156	11	8
	4,708	6	8	Amount of fire insurance fund at the end of the year, as per balance sheet—			
				Reserve for un-expired risks being 40 p.c. of the premium income for the year. £335,843 0 0			
				Additional reserve..... 50,000 0 0	385,843	0	0
	£	1,213,615	11 18		£	1,213,615	11 8

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account....	464,168	6	9	Dividend to proprietors.....	68,921	19	8
Interest, dividends and rents not carried to other accounts..... £48,493 5 8				Expenses not charged to other accounts.....	23,815	13	2
Less income tax thereon..... 2,519 1 6				Transferred to marine insurance account.....	51,500	0	0
	45,974	4	2	Balance, as per balance sheet....	512,075	7	1
Transferred from fire insurance account.....	76,156	11	8				
Transferred from marine insurance account.....	38,164	16	2				
Transferred from employers' liability insurance account.....	16,047	8	5				
Transferred from personal accident insurance account.....	2,975	7	10				
Transferred from general insurance account.....	11,418	1	1				
Transferred from trustee and executor account.....	1,288	14	7				
Conscience money.....	119	9	3				
	£	656,312	19 11		£	656,312	19 11

SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31,  
1912—*Concluded.*

## BALANCE SHEET.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Proprietors' capital paid up.....	689,219	17 10	Mortgages on property within the United Kingdom.....	725,740	14 0
Life assurance fund.....	3,529,278	9 8	Mortgages on property out of the United Kingdom.....	8,385	10 1
Annuity fund.....	903,961	10 4	Loans on parochial and other public rates.....	192,904	8 7
Capital redemption fund.....	60,995	5 10	Loans on life interests.....	177,345	14 1
Fire insurance fund.....	385,843	0 0	Loans on reversions.....	152,059	2 2
Personal accident insurance fund..	12,250	0 0	Loans on stocks and shares.....	212,363	15 0
Employers' liability insurance fund.....	86,264	0 0	Loans on Company's policies within their surrender values..	177,951	6 6
General insurance fund.....	54,208	0 0	Loans on personal security.....	133,966	3 9
Marine insurance fund.....	267,280	12 8	Investments:—		
Profit and loss account (general reserve fund).....	512,075	7 1	Deposit with the High Court (Bank of England Stock)....	20,250	0 0
Claims admitted or intimated, but not paid—			British Government securities and Bank of England Stock..	102,206	0 2
Life assurance.....	25,007	14 8	Municipal and county securities, United Kingdom.....	52,741	3 7
Fire insurance.....	80,489	10 5	Indian and Colonial Government securities.....	93,407	16 10
Capital redemption.....	24	4 6	Indian and Colonial Provincial securities.....	16,454	10 0
Annuities due and unpaid.....	5,735	0 0	Indian and Colonial Municipal securities.....	78,656	13 8
Surrendered and settlement policies suspense accounts.....	4,936	8 6	Foreign Government securities	325,054	11 6
Deposit fund (clerks' savings)....	21,242	0 5	Foreign Provincial securities..	47,762	16 6
Security deposit fund (security for agents and others.....)	1,770	0 0	Foreign Municipal securities...	288,368	14 8
Pension and other reserve funds..	54,990	8 1	Railway and other debentures and debenture stocks—Home and Foreign.....	1,741,236	16 6
Bills payable.....	4,186	4 4	Railway and other preference and guaranteed stocks.....	374,119	2 6
Sundry creditors.....	95,342	5 1	Railway and other ordinary stocks.....	175,269	19 11
			Freehold ground rents.....	128,682	18 8
			House property.....	502,391	6 0
			Life interests.....	62,822	10 8
			Reversions.....	73,375	2 9
			Agents' balances.....	534,319	2 2
			Outstanding premiums.....	29,965	5 0
			Outstanding interest, dividends and rents.....	12,622	13 5
			Interest accrued but not payable	65,243	0 0
			Bills receivable.....	7,860	8 10
			Marine stamps.....	477	7 7
			Cash:—		
			On deposit.....	140,832	16 6
			In hand and on current account	140,262	7 10
	£ 6,795,099	19 5		£ 6,795,099	19 5

## ROYAL INSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE DEPARTMENT.

The net Premiums amounted to £4,107,808 18s. 6d., and the losses to £2,081,953 5s. 4d. After charging Commission, Expenses of Management, and Fire Brigade Contributions, the Surplus of £524,192 9s. 2d. has been carried to Profit and Loss, from which account the sum of £300,000 has been transferred to the Fire Fund, increasing the same to £3,300,000.

## PROFIT AND LOSS.

The amount at the credit of the Profit and Loss Account after payment of the Final Dividend for the year 1911 was.....				£1,022,795 14 1
To which have been added—				
From Fire Account.....	£524,192 9 2			
From Marine Account.....	103,396 2 10			
Interest less Income Tax not carried to other Accounts.....	287,195 1 7			
	£914,783 13 7			
Less Income Tax for the year 1912.....	29,490 16 2			
				£885,292 17 5
				£1,908,088 11 6
Amounts carried to—				
Fire Fund.....	£300,000 0 0			
Superannuation Fund.....	25,000 0 0			
Amount written off Investments.....	150,000 0 0			
				475,000 0 0
				£1,433,088 11 6
Less—				
Interest on Debenture Stock—				
Paid 1st July, 1912.....	£15,891 11 10			
Provision for amount due and paid 1st Jan., 1913.....	15,891 11 7			
			£31,783 3 5	
Dividend—				
Interim: 12s. 6d. per share less Income Tax paid 15th November 1912.....	£173,306 13 9			
Provision for Final Dividend: 10s. 6d. per share less Income Tax, from Fire and Marine Profits and Interest.....	£145,577 12 2			
2s. per share less Income Tax from Life Profits....	27,729 1 7	173,306 13 9	346,613 7 6	378,396 10 11
Balance of Profit and Loss as per Balance Sheet.....				£1,054,692 0 7

SESSIONAL PAPER No. 8

THE ROYAL INSURANCE COMPANY, LIMITED—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
*Continued.*

## FUNDS.

After providing for debenture interest and the final dividend for 1912, the funds of the company will stand as follows, viz.:—

Capital paid up.....				£	441,702	0	0
Life assurance fund.....	£	10,174,210	1	0			
Annuity fund.....		776,278	11	6			
					10,950,488	12	6
Capital redemption assurances fund.....					28,247	3	11
Personal accident fund.....	£	51,658	18	0			
Employers' liability fund.....		229,333	4	9			
General insurances account.....		281,647	4	7			
					562,639	7	4
Marine Fund.....					972,023	4	11
Superannuation fund.....					121,408	1	1
Fire fund.....	£	3,300,000	0	0			
Reserve fund.....		1,600,000	0	0			
Balance of profit and loss.....		1,054,692	0	7			
					5,954,692	0	7
					£	19,031,200	10 4

## FIRE ACCOUNT.

		£	s.	d.
Fire Fund at the beginning of the year:				
Reserve for un-				
expired risks	£1,581,391	0	0	
Additional Re-				
serve	1,418,609	0	0	
	£3,000,000	0	0	
Premiums after deduction of				
insurances	4,107,808	18	6	
Transferred from Profit and Loss	300,000	0	0	
	£7,407,808	18	6	
Claims paid and outstanding	2,081,953	5	4	
Commission	663,640	9	10	
Expenses of management	829,710	16	0	
Contributions to Fire Brigades	8,311	18	2	
Surplus carried to Profit and Loss	524,192	9	2	
Fire Fund at the end of the year—				
Reserve for un-				
expired risks,				
being 40% of				
premiums	£1,643,123	0	0	
Additional Re-				
serve	1,656,877	0	0	
	3,300,000	0	0	
	£7,407,808	18	6	

THE ROYAL INSURANCE COMPANY, LIMITED—*Concluded.*  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.—*Concluded.*

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account.....						
Interest and dividends not carried to other accounts.....	£	299,562	14 5		173,306	13 9
Less income tax.....		12,367	12 10		173,306	13 9
Surplus from fire account.....		287,195	1 7			
Profit from marine account.....		524,192	9 2			
		103,336	2 10			
					346,613	7 6
Interest on Debenture Stock—						
Paid 1st July, 1912.....				£	15,891	11 10
Provision for payment due 1st January 1913.....					15,891	11 7
Income tax for the year 1912.....					31,783	3 5
Amount written off investments.....					29,430	16 2
Transferred to—					130,000	0 0
Fire fund.....						
Superannuation fund.....					300,000	0 0
Balance carried forward.....					25,000	0 0
					1,054,692	0 7
					£ 1,937,579	7 8

## SESSIONAL PAPER No. 8

## BALANCE SHEET.

LIABILITIES.		ASSETS.	
Shareholders' capital paid up—294,468 shares of £10 each	£ 441,702 0 0	Mortgages on property within the United Kingdom.....	£1,782,756 14 6
10s. per share paid.....	10,174,210 1 0	“ “ out of the United Kingdom.....	231,151 18 10
Life Assurance fund.....	776,278 3 11	Loans on parochial and other public rates.....	586,140 14 8
Capital Redemption assurances fund.....	28,247 3 11	Life interests.....	112,685 0 0
Personal accident fund.....	51,658 18 0	“ Reversions.....	10,250 0 0
Employers' liability fund.....	229,333 4 9	“ Company's Policies within their surrender values.....	567,440 4 4
General Insurances account.....	281,647 4 7	Investments:—	
Marine fund.....	972,023 4 11	Deposit with the High Court.....	30,064 0 0
Superannuation fund.....	121,408 1 1	British Government securities.....	362,505 5 6
Fire fund.....	3,300,000 0 0	Municipal and county securities, United Kingdom.....	221,150 12 11
Reserve fund.....	1,600,000 0 0	Indian and Colonial Government Securities.....	233,225 10 8
Profit and loss account.....	1,054,692 0 7	“ provincial securities.....	153,708 10 0
		“ municipal securities.....	232,186 8 7
	£ 19,031,200 10 4	Foreign government securities.....	304,949 17 8
4% Redeemable debenture stock.....	843,800 0 0	“ provincial securities.....	327,024 14 7
Perpetual insurance account.....	17,715 3 9	“ municipal securities.....	652,230 4 5
Claims admitted or intimated but not paid:—		Railway and other Debentures and debentures stocks—	
Life.....	£80,243 19 11	Home and foreign.....	5,291,705 6 11
Fire.....	223,497 1 3	Railway and other preference and guaranteed stocks.....	4,094,780 5 0
Marine.....	70,779 7 6	Railway ordinary stocks (of which £393,200 os. old. is preferred).....	473,786 13 11
General.....	87,500 0 0	Shares of incorporated companies.....	397,889 0 0
		Freehold ground rents.....	130,544 9 10
Annuities due and unpaid.....	462,020 8 8	House property—Freehold:—	
Outstanding dividends.....	392 11 4	United Kingdom.....	£1,383,302 6 2
Outstanding balances.....	3,470 12 5	India and Colonies.....	318,565 12 4
Bills payable.....	76,113 14 7	United States.....	930,927 16 6
	16,966 7 10	Other foreign countries.....	144,730 5 0
Balance of reinsurance accounts.....	480,917 15 2	Leasehold.....	2,777,406 0 0
Debenture interest due 1st January 1913.....	15,891 11 7	Agents' balances.....	176,848 17 3
Final dividend payable 20th May, 1913.....	173,306 13 9	Outstanding Premiums.....	1,056,579 1 10
		Outstanding interest dividends, and rents.....	24,861 12 4
		Interest accrued but not payable.....	7,278 12 3
		Bills receivable.....	158,666 5 2
		Cash:—	76,057 14 4
		On deposit.....	13,622 12 1
		In hand and on current account.....	614,139 1 10
	£21,121,795 9 5		£21,121,795 9 5

LIABILITIES.		ASSETS.	
Shareholders' capital paid up—294,468 shares of £10 each	£ 441,702 0 0	Mortgages on property within the United Kingdom.....	£1,782,756 14 6
10s. per share paid.....	10,174,210 1 0	“ “ out of the United Kingdom.....	231,151 18 10
Life Assurance fund.....	776,278 3 11	Loans on parochial and other public rates.....	586,140 14 8
Capital Redemption assurances fund.....	28,247 3 11	Life interests.....	112,685 0 0
Personal accident fund.....	51,658 18 0	“ Reversions.....	10,250 0 0
Employers' liability fund.....	229,333 4 9	“ Company's Policies within their surrender values.....	567,440 4 4
General Insurances account.....	281,647 4 7	Investments:—	
Marine fund.....	972,023 4 11	Deposit with the High Court.....	30,064 0 0
Superannuation fund.....	121,408 1 1	British Government securities.....	362,505 5 6
Fire fund.....	3,300,000 0 0	Municipal and county securities, United Kingdom.....	221,150 12 11
Reserve fund.....	1,600,000 0 0	Indian and Colonial Government Securities.....	233,225 10 8
Profit and loss account.....	1,054,692 0 7	“ provincial securities.....	153,708 10 0
		“ municipal securities.....	232,186 8 7
	£ 19,031,200 10 4	Foreign government securities.....	304,949 17 8
4% Redeemable debenture stock.....	843,800 0 0	“ provincial securities.....	327,024 14 7
Perpetual insurance account.....	17,715 3 9	“ municipal securities.....	652,230 4 5
Claims admitted or intimated but not paid:—		Railway and other Debentures and debentures stocks—	
Life.....	£80,243 19 11	Home and foreign.....	5,291,705 6 11
Fire.....	223,497 1 3	Railway and other preference and guaranteed stocks.....	4,094,780 5 0
Marine.....	70,779 7 6	Railway ordinary stocks (of which £393,200 os. old. is preferred).....	473,786 13 11
General.....	87,500 0 0	Shares of incorporated companies.....	397,889 0 0
		Freehold ground rents.....	130,544 9 10
Annuities due and unpaid.....	462,020 8 8	House property—Freehold:—	
Outstanding dividends.....	392 11 4	United Kingdom.....	£1,383,302 6 2
Outstanding balances.....	3,470 12 5	India and Colonies.....	318,565 12 4
Bills payable.....	76,113 14 7	United States.....	930,927 16 6
	16,966 7 10	Other foreign countries.....	144,730 5 0
Balance of reinsurance accounts.....	480,917 15 2	Leasehold.....	2,777,406 0 0
Debenture interest due 1st January 1913.....	15,891 11 7	Agents' balances.....	176,848 17 3
Final dividend payable 20th May, 1913.....	173,306 13 9	Outstanding Premiums.....	1,056,579 1 10
		Outstanding interest dividends, and rents.....	24,861 12 4
		Interest accrued but not payable.....	7,278 12 3
		Bills receivable.....	158,666 5 2
		Cash:—	76,057 14 4
		On deposit.....	13,622 12 1
		In hand and on current account.....	614,139 1 10
	£21,121,795 9 5		£21,121,795 9 5

## THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE INSURANCE ACCOUNT.

The Premium Revenue was.....	£721,082	4	5
The Claims, including Contributions to Fire Brigades and full provision for all outstandings, were.....	£ 370,776	8	10
The Commission and other Expenses amounted to.....	258,899	18	0
	<hr/>	629,676	6 10
		£91,404	17 7
Adding the Interest, less Income Tax, on the Fire Insurance Fund.....		14,336	7 5
There is a Surplus of.....	£105,742	5	0
Of this Surplus there has been added to the Fire Insurance Fund....	£ 6,591	5	8
And carried to Profit and Loss Account.....	99,150	19	4
	<hr/>	105,742	5 0
		<hr/>	

## PROFIT AND LOSS ACCOUNT AND DIVIDEND.

Balance brought forward from last year after payment of 1911 Dividend.....	£192,079	10	8
Interest, Dividends, and Rents, less Income Tax.....	37,288	5	0
Profit realized in the Accounts shown.....	106,675	12	1
Transfer Fees.....		42	15 0
		£336,086	2 9
Less—			
Interest on Accident Bonds.....	£ 6,137	6	4
Income tax on Profits.....	2,591	16	0
Agents' Balances irrecoverable.....	189	4	5
	<hr/>	8,918	6 9
		£327,167	16 0
Out of this the Directors propose to pay a Dividend at the rate of 17½ per cent., absorbing.....	£ 52,500	0	0
To place to Investment contingency fund.....	40,000	0	0
To carry forward.....	234,667	16	0
	<hr/>	£327,167	16 0
		<hr/>	

The Dividend will be payable (free of Income Tax) in equal moieties on the 2nd June and 1st December next.

The Total Funds of the Company have increased during the year by the sum of £238,225 17s. 0d.



SESSIONAL PAPER No. 8

THE SCOTTISH UNION AND NATIONAL—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Con.*

## FIRE INSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Fire insurance fund at 1st January, 1912—				Claims paid and outstanding after deducting reinsurance recoveries.....	365,603	0	4
Reserve for unexpired risks...	353,949	16	7	Commission.....	122,414	4	11
Premiums after deducting reinsurance premiums.....	721,082	4	5	Expenses of management.....	136,485	13	1
Interest, dividends and rents.....	£ 14,769	17	5	Contributions to fire Brigades...	5,173	8	6
<i>Less</i> Income tax.....	433	10	0	Profit realized—transferred to Profit and Loss account.....	99,150	19	4
	14,336	7	5	Fire insurance fund at 31st December, 1912—			
				Reserve for unexpired risks, being 50 per cent of the premium income for the year.....	360,541	2	3
	<u>£ 1,089,368</u>	<u>8</u>	<u>5</u>		<u>£ 1,089,368</u>	<u>8</u>	<u>5</u>

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance at 1st January, 1912.....	244,579	10	8	Dividend paid to shareholders..	52,500	0	0
Interest, dividends and rents not carried to other accounts.....	£ 38,415	16	8	Interest on Accident bonds.....	6,137	6	4
<i>Less</i> income tax.....	1,127	11	8	Income tax on profits.....	2,591	16	0
	37,288	5	0	Agents' balances irrecoverable...	189	4	5
				Carried to Investment contingency account.....	40,000	0	0
Profit realized—				Balance at 31st December, 1912.	287,167	16	0
Fire account.....	£ 99,150	19	4				
Accident account	3,814	0	10				
General account.	3,710	11	11				
	106,675	12	1				
Transfer fees.....	42	15	0				
	<u>£ 388,586</u>	<u>2</u>	<u>9</u>		<u>£ 388,586</u>	<u>2</u>	<u>9</u>

THE SCOTTISH UNION AND NATIONAL—*Concluded.*  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

BALANCE SHEET.

BALANCE SHEET.				ASSETS.			
	£	s.	d.		£	s.	d.
LIABILITIES.				Mortgages on property within the United Kingdom.....	417,211	8	1
Shareholders' capital paid up.....	300,000	0	0	Mortgages on property out of the United Kingdom.....	233,872	16	6
Life assurance fund.....	4,063,981	14	9	Loans on parcel land and other public rates.....	24,142	0	7
Annuity fund.....	462,722	7	11	Loans on life interests.....	45,978	0	4
Fire insurance fund.....	300,551	2	3	Loans on reversions.....	54,199	3	8
Accident insurance fund.....	10,850	7	6	Loans on stocks and shares.....	11,750	0	0
Employers' Liability insurance fund.....	33,025	14	2	Loans on Company's policies within their surrender values.....	253,024	16	4
Sinking fund and Capital Redemption fund.....	23,120	3	6	Investments—			
General assurance fund.....	6,479	5	6	Deposits with the High Court (Consols).....	20,726	8	9
General reserve fund.....	300,000	0	0	British Government securities.....	12,323	17	5
Investment contingency account.....	40,000	0	0	Municipal and county securities, United Kingdom.....	93,802	1	11
Profit and loss account.....	287,167	16	0	Indian and Colonial Government securities.....	153,657	4	5
				Indian and Colonial Provincial securities.....	30,097	11	8
Claims admitted or intimated, but not payable until after 31st December, 1912—				Indian and Colonial Municipal securities.....	462,648	1	1
Life insurance.....	£ 73,998	16	4	Foreign Government securities.....	140,967	12	3
Fire insurance.....	59,994	1	10	Foreign Provincial securities.....	72,093	19	2
Sinking fund and Capital Redemption insurance.....	1,500	0	0	Foreign Municipal securities.....	236,300	5	10
				Railway and other debentures and debenture stocks—Home and Foreign.....	3,064,244	12	11
				Railway and other preference and guaranteed stocks.....	490,191	4	4
				Railway and other ordinary stocks.....	231,010	0	10
				Freehold ground rents.....	65,457	4	5
				House property.....	197,287	5	7
				Life interests.....	1,150	0	0
				Reversions.....	31,305	3	11
				Agents' balances.....	138,353	6	9
				Outstanding premiums.....	114,863	4	4
				Outstanding interest, dividends and rents.....	3,956	13	1
				Interest accrued but not payable until after 31st December, 1912.....	78,564	10	6
				Bills receivable.....	17,986	1	2
				Cash—On deposit.....	5,000	0	0
				In hand and on current account.....	58,529	15	11
				Company's own shares.....	1,835	0	0
				Landed property.....	21,654	16	5

210,842 13 5

6,487,888 11 7

135,492 18 2

£ 6,834,224 8 2

## SUN INSURANCE OFFICE.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE ACCOUNT.

Premiums received, less reinsurances.....	£	1,525,978	13	9
Losses paid and outstanding, being at the rate of 49·01 per cent on the Premiums received.....		747,902	11	3
Expenses of Management (including Commission to Agents and Working Charges of all kinds) being at the rate of 37·87 per cent.....		577,886	2	3
Interest.....		68,322	19	1
After reserving as unearned 40 per cent of the Premiums to cover liabilities under current Policies, there is a Credit balance of account (which is transferred to the Profit and Loss).....		252,219	9	6

## PROFIT AND LOSS ACCOUNT AND DIVIDEND.

The Balance brought forward from last year was.....	£	568,807	17	7
Paid for Dividends in respect of 1911.....		135,600	0	0
Leaving a Credit Balance of.....	£	433,207	17	7
<hr/>				
This, by the operations of the year, has been increased to..	£	741,892	13	1
There has been carried to Pension Fund.£	10,000	0	0	
There has been carried to House Property Account.....	10,000	0	0	
Balance of Cost of the Imperial Underwriters' Corporation.....	9,800	0	0	
		29,800	0	0
Leaving at Credit, as appears in the Balance Sheet.....	£	712,092	13	1
An interim Dividend of six shillings per share, less Income Tax, was paid in January last, absorbing.....	£	67,800	0	0
The Directors have declared a further Dividend of eight shillings per Share, less Income Tax, payable on the 4th of July, which will absorb a further sum of.....		90,400	0	0
		158,200	0	0
Leaving unappropriated.....	£	553,892	13	1

3 GEORGE V., A. 1913

SUN INSURANCE OFFICE—*Continued.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912  
—*Continued.*

## FUNDS.

The Total Funds of the Office will then stand as follows:—

Capital Paid-Up.....£	480,000	0	0
Fire Fund.....	2,110,391	9	6
Accident Fund.....	8,897	7	8
Employers' Liability Fund.....	126,501	6	2
Burglary and General Fund.....	12,937	3	2
Dividend Reserve.....	150,000	0	0
Pension Fund.....	57,994	14	2
Balance at credit of Profit and Loss Account, after pay- ment of Dividends.....	313,892	13	1
	£ 3,260,614	13	9

SESSIONAL PAPER No. 8

SUN INSURANCE OFFICE—Continued.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Continued.

## FIRE REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of fund at the beginning of the year—						
Fire reserve at 31st December 1911.....	£1,500,000	0	0			
Unearned premiums.....	594,097	19	8			
Premiums (less reinsurances).....	2,094,097	19	8			
Interest.....	1,325,978	13	9			
	68,322	19	1			
Losses.....						
Commission.....				£ 243,781	3	4
General expenses.....				325,432	8	8
Contribution to fire brigades.....				8,682	10	3
Amount of fund at end of year—						
Unearned premiums 40 per cent.....				£ 610,391	9	6
Reserve.....				1,500,000	0	0
Balance carried to profit and loss account.....				2,110,391	9	6
				252,219	9	6
				£3,688,399	12	6

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance brought forward from 1911.....	598,807	17	7			
Income from investments (less income tax) not carried to other accounts.....	51,870	0	9			
Balance from fire account.....	252,219	9	6			
“ accident account.....	709	18	5			
“ employers' liability account.....	13,607	10	7			
Profit on exchange.....	2,030	18	11			
Burglary and general account.....	421	2	11			
Transfer fees.....	58	2	6			
				£ 880,731	1	2
Dividends for 1911 paid in 1912 (less income tax).....						
Income tax on profits.....				135,600	0	0
Bad debts.....				11,965	10	0
Carried to house property account.....				11,272	18	1
Carried to pension fund.....				10,000	0	0
Balance of cost of Imperial Underwriters' Corporation of British Columbia.....				10,000	0	0
Balance carried to balance sheet.....				9,800	0	0
				712,092	13	1
				£ 880,731	1	2

SUN INSURANCE OFFICE—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*

## BALANCE SHEET.

LIABILITIES.		ASSETS.	
	£ s. d.		£ s. d.
<b>CAPITAL—£2,400,000.</b>		Mortgages on property within the United Kingdom.....	163,739 10 6
240,000 shares of £10 each £1 per share paid.....	240,000 0 0	Mortgages on property outside the United Kingdom.....	31,196 4 0
2,500 of these shares are held by the office but are not included among the investments.		Loans on parcel and other public rates.....	139 16 4
<b>Fire fund.....</b>	2,110,391 9 6	Investments:—	
Accident fund.....	8,897 7 8	British Government securities.....	29,362 10 0
Employers' liability fund.....	126,501 6 2	Municipal securities United Kingdom.....	21,175 0 0
Burglary and general fund.....	12,937 3 2	Colonial Government securities.....	24,541 18 6
Dividend reserve.....	150,000 0 0	Colonial provincial securities.....	17,669 0 0
Pension fund.....	57,994 14 2	Colonial municipal securities.....	60,569 9 9
Balance at credit of profit and loss account.....	712,092 13 1	Foreign Government securities.....	191,273 0 1
		Foreign provincial securities.....	50,302 0 8
		Foreign municipal securities.....	98,103 16 4
		Railway and other debentures and debenture stocks—home, colonial and foreign.....	1,080,234 15 10
Outstanding losses on fire account.....	£3,418,814 13 9	Railway and other preference and guaranteed stocks and shares.....	225,693 5 0
Outstanding losses on burglary and general account.....	130,125 8 6	Railway and other ordinary stocks and shares.....	187,772 13 9
Branch and agency balances.....	3,114 13 11	House property, including premises occupied by the office.....	930,421 18 0
Amount due to other offices for reinsurances.....	60,431 2 6	Salvage corps premises.....	22,863 2 8
Bills payable.....	64,109 16 6	Deposits with colonial banks.....	11,230 0 0
Reserve for outstanding commission and charges.....	8,109 0 0	Other investments.....	11,843 15 6
Clerks' deposit fund.....	20,000 0 0	Branch and agency balances.....	311,247 17 2
Staff fidelity guarantee fund.....	11,109 18 10	Due by other offices.....	14,373 9 5
Sundry creditors.....	2,884 19 11	Outstanding premiums (since received).....	30,633 10 10
Dividend warrants unclaimed.....	6,955 3 5	Bills receivable.....	13,019 5 8
	75 3 4	Sundry debtors.....	3,191 17 4
		Cash on deposit, at bankers and in hand.....	195,199 17 4
<i>In the above Accounts are comprised the figures relating to the business of the Patriotic Office.</i>			
			£3,725,818 0 8

ASSETS.		LIABILITIES.	
Unpaid cap. tal. ....	Fr. 7,500,000 00	Capital subscribed.....	Fr 10,000,000 00
Investments in bonds stocks &c. ....	22,583,208 38	Statutory capitalized reserve.....	3,000,000 00
Real estate .....	4,417,102 07	Reserves from profits for contingencies .....	12,200,000 00
Cash in hand .....	194,655 35	Unearned premiums on current risks .....	7,970,000 00
Bills receivable.....	69,368 79	Reserve for possible loss on exchange (foreign business).....	35,000 00
Cash in banks.....	4,720,705 25	Reserve for the benefit of general agents.....	307,239 30
Securities on deposit.....	2,074,850 00	Retirement fund and reserve for benefit of employees.....	1,007,362 31
Agents' balances.....	4,058,940 18	Employees' provident fund.....	1,264,362 13
Insurance written and premiums payable in Paris.....	189,956 20	General agents' provident fund.....	265,824 00
Office furniture and equipment.....	22,862 00	Unpaid losses.....	1,577,950 83
Income tax paid in advance.....	45,000 00	Due reinsurance companies.....	637,827 58
Sundry debtors.....	255,177 87	Deposits—.....	Fr 100,645 75
Personal property.....	1,000 00	Securities.....	2,074,850 00
			2,175,495 75
		Registration tax.....	588,054 53
		Stamp tax.....	366,401 18
		Income tax   6 francs per million.....	62,712 17
		12           "           ".....	125,442 96
		Sundry creditors.....	1,154,172 76
		Dividends—	
		Balance of previous years unpaid.....	Fr 28,206 25
		Balance of 1912 dividend.....	1,874,766 65
			1,902,972 90
		Personal participation.....	434,632 95
		Balance profit and loss.....	1,057,374 74
			Fr 46,132,826 09
	Fr 46,132,826 09		Fr 46,132,826 09

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## INCOME.

Total net cash received for premiums.....	\$ 5,444,759 50
Inspections.....	385 79
Interest.....	192,113 56
Premium deposits in branch offices.....	3,171 18
Rents.....	61,515 41
Munich reinsurance reserve account.....	2,196 28
Agents' balances.....	1,199 56
Profit on sale or maturity of bonds.....	6,941 84
Total income.....	<u>\$ 5,712,283 12</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,772,635 35
Investigation and adjustment of claims.....	174,792 22
Commission or brokerage, (less amount received on return premiums and reinsurance).....	1,125,483 72
Cash paid stockholders for interest or dividends.....	200,000 00
Salaries of officers and home office employees.....	402,680 96
Salaries, travelling and all other expenses of agents not paid by commissions.....	695,470 81
Medical examiners' fees and salaries.....	2,119 05
Inspections other than medical.....	24,364 86
Rents.....	114,952 86
Taxes on real estate.....	12,162 20
State taxes on premiums, Insurance Department licenses and fees	109,471 99
All other licenses, fees and taxes.....	32,478 20
Agents' balances charged off.....	10,136 67
Gross loss on sale or maturity of ledger assets.....	4,511 45
Gross decrease, by adjustment, in book value of ledger assets.....	2,459 15
All other expenditure.....	375,350 18
Total expenditure.....	<u>\$ 5,059,069 67</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 681,392 87
Mortgage loans on real estate, first liens.....	3,500 00
Loans secured by pledge of bonds, stocks or other collaterals.....	40,249 00
Book value of bonds and stocks.....	4,953,949 23
Cash on hand, in trust companies and in banks.....	803,719 92
Gross premiums in course of collection.....	1,006,044 55
Due by U.S. Government under construction contracts.....	6,276 99
Due for subscriptions, Department Guaranteed Attorneys.....	57,238 42



SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—*Concluded.*LEDGER ASSETS—*Concluded.*

Accounts with suspended banks.....	\$	70,224	84
Advance secured.....		48,146	75
Workmen's compensation, Reinsurance and Inspection Bureau....		1,425	74
Total ledger assets.....	\$	7,672,168	31

## NON-LEDGER ASSETS.

Interest due and accrued.....		58,842	45
Rents due.....		174	67
Gross assets.....	\$	7,731,185	43
Deduct assets not admitted.....		391,535	32
Total admitted assets.....	\$	7,339,650	11

## LIABILITIES.

Total net amount of unpaid claims and expenses of settlement....	\$	1,100,002	09
Total unearned premiums.....		2,721,897	34
Commission, brokerage, &c.....		187,850	37
Salaries, rents, &c., due or accrued.....		10,000	00
Taxes due or accrued (estimated).....		92,840	41
Return premiums.....		10,523	81
Due on account of reinsurance.....		27,067	43
Munich Reinsurance Co., Reserve Account.....		24,091	65
Total liabilities, excluding capital stock.....	\$	4,174,273	10
Capital stock paid up in cash.....		2,000,000	00
Surplus over all liabilities.....		1,165,377	01
Total liabilities.....	\$	7,339,650	11

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31 1912.
Accident.....	\$ 163,141 94	\$ 120,438 87	\$ 121,132 12
Health.....	63,608 92	48,346 53	48,486 86
Liability.....	1,657,509 96	1,313,252 95	1,081,223 37
Fly Wheel.....	3,478 23	2,412 30	
Fidelity and Surety.....	4,163,766 92	4,061,600 70	3,536,039 10
Plate Glass.....	120,785 83	84,198 83	94,370 65
Auto and Teams, property damage.....	153,201 93	99,724 40	124,365 49
Steam Boiler.....	20,552 77	11,371 23	
Burglary and Theft.....	338,082 55	315,057 05	376,158 56
Workmen's Collective.....	26,413 90	8,827 71	24,260 26

## THE YORKSHIRE INSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912.

## FIRE DEPARTMENT.

The net premium income, after deduction of reinsurances, amounted to £401,163, as against £319,445 in the previous account.

The losses were £167,081, the ratio being 41·6 per cent, as against 51·7 per cent for the previous year.

From the balance at credit of this account £59,548 has been carried to profit and loss, and the reserve for unexpired liability has been increased to £160,466.

## ACCIDENT ACCOUNT

(which only applies to Personal Accident business in the United Kingdom) the premiums amounted to £12,404, the claims incurred thereunder being £5,798 after full provision for claims outstanding; the Reserve for unexpired liability is increased to £4,962, and an increased credit balance of £4,822 is carried forward.

## EMPLOYERS' LIABILITY ACCOUNT.

The premium income for the year amounted to £98,980, and the claims incurred were £53,378, after full provision for claims outstanding. The reserve for unexpired liability is increased to £39,593, provision for outstanding claims £20,986; and the balance of £9,255 is carried forward.

## THE PROFIT AND LOSS ACCOUNT

includes £3,000, one-fifth proportion of the shareholders' profits declared in the life department at last valuation. After payment of the dividend and other charges, with £32,000 carried to the general reserve fund, and £5,000 added to the Investment Reserve Fund, making it £25,000. £52,806 is carried forward.

## GENERAL ACCOUNT.

The premium income amounted to £235,859, the claims paid and outstanding were £130,708, or 55·4 per cent, as compared with 56·7 per cent last year, and after adding £32,931 to the Reserve for unexpired liability, increasing it to £79,186, a balance of £21,503 is carried forward.

## GENERAL RESERVE FUND.

After deduction of the costs of acquired companies has been increased to £352,871.

SESSIONAL PAPER No. 8

## THE YORKSHIRE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Continued.

## FIRE REVENUE ACCOUNT.

Reserve for unexpired risks from last year.....	
Premiums.....	£ 6,827 0 0
Interest, dividends and rents.....	306 4 2
Less income tax thereon.....	

	£	s.	d.
Claims under policies, paid and outstanding.....	127,780	0	0
Commission.....	401,163	3	4
Expenses of management.....			
Contributions to fire brigades.....			
Bad debts.....	6,400	15	10
Carried to profit and loss account.....			
Reserve for unexpired risks being 40 per cent of premium income for the year.....			

£	535,403	19	2
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£	535,403	19	2
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## ACCIDENT INSURANCE ACCOUNT.

Balance brought forward.....	£ 3,132 1 7
Amount of accident insurance fund at the beginning of the year.....	
Reserve for unexpired risks.....	£ 4,400 0 0
Total estimated liability in respect of outstanding claims.....	
Premiums.....	912 0 7
Interest, dividends and rents.....	
Less income tax thereon.....	£ 358 0 0
	19 0 0

	£	s.	d.
Payments under policies, including medical and legal expenses in connection therewith.....	5,782	17	5
Commission.....	2,244	7	0
Expenses of management.....	2,444	7	3
Bad debts.....			
Amount of Accident Insurance Fund at the end of the year.....			
Reserve for unexpired risks, being 40 per cent of premium income for the year.....			
Total estimated liability in respect of outstanding claims.....			

Balance carried forward.....	£ 21,187 12 4
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£	21,187	12	4
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£	21,187	12	4
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## THE YORKSHIRE—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Continued.

## EMPLOYERS' LIABILITY INSURANCE ACCOUNT.

(Of business transacted within the United Kingdom.)

	£	s.	d.		£	s.	d.
Amount of Employers' Liability Insurance Fund at the beginning of the year—				Payments under policies, including medical and legal expenses in connection therewith.....	48,289	5	2
Reserve for unexpired risks.....	£	58,320	0	Commission.....	10,102	14	11
Total estimated liability in respect of out- standing claims.....		15,897	7	Expenses of management.....	21,768	16	3
				Bad debts.....	24	10	7
Premiums.....				Amount of Employers' Liability Insurance Fund at the end of the year—			
Interest, dividends and rents.....	£	1,925	0	Reserve for unexpired risks, being 40 per cent of premium income for the year.....	39,593	0	0
Less income tax thereon.....		103	0	Total estimated liability in respect of out- standing claims.....	20,986	1	4
				Balance carried forward.....	9,255	9	3
	£	150,019	17		£	150,019	17
		6				6	

## GENERAL ACCOUNT.

(Burglary, Line Stock, Motor Car, Fidelity, Third Party, etc.)

	£	s.	d.		£	s.	d.
Balance brought forward.....				Claims under policies, paid and outstanding.....	130,708	4	0
Reserve for unexpired risks, brought from last year.....				Commission.....	39,495	10	4
Transfer to reserves in respect of business purchased.....				Expenses of management.....	47,536	9	2
Premiums.....				Bad debts.....	119	13	7
Interest, dividends and rents.....	£	3,156	0	Reserve for unexpired risks on the premiums of the year (after deduction of £37,894 for term and transit risks—Live stock Department—expired within the year) at the rate of 40 p.c.....	79,186	0	0
Less income tax thereon.....		169	1	Balance carried forward.....	21,503	15	7
	£	318,549	12		£	318,549	12
		8				8	



## THE YORKSHIRE—Concluded.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1912—Concluded.

## BALANCE SHEET—Concluded.

## LIABILITIES—Con.

Claims admitted or intimated but not paid:—	
Life assurance.....	£ 8,612 5 6
Fire insurance.....	41,898 12 1
Marine insurance.....	14,396 0 0
General insurance.....	19,998 10 2

Bills payable—Fire.....	
Unclaimed dividends.....	£ 536 16 9
Due to other companies and agents:—	
Life assurance.....	100,801 6 10
Fire insurance.....	447 14 9
Accident insurance.....	452 10 10
Employers' liability insurance.....	9,109 9 4
General insurance.....	18,673 18 7
Marine insurance.....	

Premiums and interest paid in advance.....	£ 6,458 12 0
Sundry creditors:—	
Life assurance.....	990 13 7
Fire insurance.....	46 6 2
Accident insurance.....	3,770 6 6
Employers' liability insurance.....	2,413 16 0
General insurance.....	280 1 7
Marine insurance.....	

Liabilities of the Great Britain Mutual Life Assurance society,  
as per separate balance sheet (*see over*).....

£ 3,533,193 19 4
35,007 11 6
£ 3,568,201 10 10

## ASSETS—Con.

£ s. d.

Leasehold ground rents.....	84,905 7 9
House property.....	15,805 3 7
Life interests.....	1,219 15 9
Reversions.....	
Fixed deposits with colonial and continental banks; and deposit stocks.....	
Investments not otherwise classified.....	
Agents' balances.....	
Outstanding premiums.....	
Interest, dividend and rents.....	
Interest accrued but not payable.....	
Bills receivable.....	
CASH:—	
On deposit.....	£ 700 17 3
In hand and on current account.....	82,142 10 2
Due from other companies.....	
Sundry debtors.....	

NOTE.—The stock exchange securities shown above are taken at the  
mean market prices as at date of the last quinquennial valuation,  
viz.:—31st December, 1909, in respect of investments upon the  
Books at that time; subsequent purchases have been taken at cost  
price except that in both cases terminable or wasting securities  
are being written down by annual instalments.

Assets of the Great Britain Mutual Life Assurance society as  
per separate balance sheet (*see over*).....

£ 3,533,193 19 4
35,007 11 6
£ 3,568,201 10 10

## SESSIONAL PAPER No. 8

STATEMENT of assessment made on companies on account of business other than life for the year ending March 31, 1912, in accordance with "The Insurance Act, 1910."

Companies.	Taxes.	Companies.	Taxes.
	\$ cts.		\$ cts.
Acadia Fire.....	77 12	London and Lancashire Plate Glass....	0 18
Etna.....	177 20	London Mutual Fire.....	217 42
Alliance.....	122 71	Lumber Insurance Co.....	106 71
American and Foreign Marine.....	10 63	Manitoba Assurance.....	204 94
American Surety.....	11 98	Marine.....	10 69
Anglo-American.....	134 53	Maryland Casualty.....	256 06
Atlas.....	282 55	Mercantile Fire.....	114 76
Boiler Inspection.....	49 76	Montreal Canada.....	107 36
British America.....	338 35	National Fire.....	184 53
British and Foreign Marine.....	0 80	National Provincial Plate Glass.....	4 31
Caledonian.....	238 46	National Surety Co.....	13 97
Canada Accident.....	157 46	National Union Fire.....	39 43
Canada National Fire.....	15 30	New York Plate Glass.....	11 77
Canada Weather.....	17 28	North British and Mercantile.....	515 84
Canadian Casualty.....	50 76	North Empire.....	37 59
Canadian Fire.....	173 07	Northern.....	346 59
Canadian Railway Accident.....	267 55	Norwich Union Fire.....	444 81
Catholic Mutual.....	5 96	Nova Scotia Fire.....	84 75
Central Canada Manufacturers.....	34 17	Occidental Fire.....	62 95
Commercial Union.....	757 93	Ocean Accident.....	346 55
Connecticut Fire.....	69 04	Ocean Marine.....	5 47
Continental Insurance Co.....	125 16	Ontario Fire.....	111 19
Dominion Gresham Company.....	23 52	Ottawa Fire.....	12 51
Dominion Fire.....	170 65	Pacific Coast Fire.....	39 81
Dominion of Canada Guarantee and Accident.....	216 26	Phoenix of London.....	648 52
Employers' Liability.....	564 13	Phoenix Insurance Co., Hartford.....	190 70
Equity Fire.....	149 21	Protective Association of Canada.....	56 23
Factories.....	129 65	Provincial Insurance Co.....	11 38
Fidelity and Casualty Co.....	98 13	Quebec.....	117 23
Fidelity-Phoenix.....	229 32	Queen Insurance Co. of America.....	374 61
General Accident of Canada.....	162 68	Railway Passengers.....	75 89
General Accident Fire and Life.....	155 48	Rimouski.....	203 46
General Animals.....	34 08	Royal Exchange.....	131 15
German American.....	208 16	Royal Guardians.....	0 55
Guarantee Co. of N. A.....	30 17	Royal Insurance Co.....	733 47
Guardian Accident and Guarantee.....	0 18	Scottish Union and National.....	180 63
Guardian Assurance Co.....	462 22	Sovereign Fire.....	43 38
Hartford.....	512 44	Springfield Fire and Marine.....	121 48
Home Fire.....	220 59	St. Paul Fire and Marine.....	99 06
Hudson Bay.....	202 31	Sterling Accident and Guarantee.....	29 77
Imperial Guarantee and Accident.....	146 20	Subsidiary High Court A. O. F.....	81 10
Insurance Company of North America.....	254 41	Sun Insurance Office.....	238 89
International Casualty.....	6 31	Supreme Court I. O. F.....	187 27
International Fidelity.....	3 93	Title and Trust Co.....	1 41
Law Union and Rock.....	138 72	Travelers.....	210 65
Liverpool and London and Globe.....	798 57	Travellers' Indemnity Co.....	46 57
Lloyds' Plate Glass.....	102 50	Underwriters at American Lloyds.....	12 12
Lloyd's Assurance.....	143 12	L'Union, of Paris.....	15 29
London Guarantee and Accident.....	231 35	United States Fidelity.....	86 03
London and Lancashire Fire.....	341 38	Western.....	247 69
London and Lancashire Guarantee and Accident.....	96 90	Woodmen of the World.....	6 91
		Yorkshire.....	193 46
		Total.....	\$16,575 91

# INDEX OF COMPANIES' STATEMENTS. VOLUME I.

Companies.	ANNUAL STATEMENTS.				General Business Statement.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, &c.		
Acadia Fire.....	7					475
Ætna Insurance Co.....	12				14	
Alliance.....	16				600	
American and Foreign Marine.....				317	318	
American Central.....	18				19	
American Insurance Co.....	22				23	
American Lloyds, Underwriters at.....	25			25	26	
American Surety Co.....			320		321	
Anglo-American.....	29					478
Atlas.....	34				604	
Boiler Inspection.....				324		481
British America.....	36					482
British and Foreign Marine.....				327	608	
British Colonial.....	41					488
British Northwestern.....	44					490
Caledonian.....	47				610	
California Insurance Co.....	49				612	
Canada Accident.....		329	329	329		493
Canada National.....	51					494
Canada Weather.....				334		508
Canadian Casualty and Boiler.....		337		337		515
Canadian Fire.....	54					516
Canadian Railway Accident.....		342		342		519
Central Canada Manufacturers.....	58					519
Commercial Union.....	61				614	
Connecticut Fire.....	64				65	
Continental Insurance Co.....	68				69	
Dominion Fire.....	72					520
Dominion Gresham.....		346	346	346		528
Dominion of Canada Guarantee and Accident.....		350	350	350		528
Employers' Liability.....	76	76	76		81	
Equity Fire.....	83					529
Factories' Insurance Co.....	86					534
Fidelity-Phoenix Fire.....	89				91	
Fidelity and Casualty of New York.....		355		355	358	
Fireman's Fund.....	93			93	95	
Firemen's Insurance Co.....	98				618	
General Accident Assurance Co. of Canada.....		361		361		534
General Accident Fire and Life.....	100				620	
General Animals.....				368		535
Compagnie d'Assurances Générales.....	103				622	
German-American.....	105				106	
Germania Fire.....	109				623	
Guarantee Company of North America.....		371				537
Guardian Accident and Guarantee.....		375	375	375		539
Guardian Assurance.....	111				625	
Hartford Fire.....	114			114	116	



SESSIONAL PAPER No. 8

## INDEX OF COMPANIES' STATEMENTS, VOLUME I—Continued.

Companies, &c.	ANNUAL STATEMENTS.				General Business Statement.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, &c.		
Hartford Steam Boiler.....				381	381	
Home Fire.....	119			119	121	
Hudson Bay Insurance Co.....	124			124		540
Imperial Guarantee and Accident.....		384	384	384		545
International Casualty.....		389		389	628	
International Fidelity.....			392		393	
Insurance Co. of North America.....	128			128	130	
Insurance Co. of the State of Pennsylvania.....	133				134	
Law Union and Rock.....	137	137			141	
Liverpool and London and Globe.....	145				630	
Liverpool-Manitoba.....	148					545
Lloyds Plate Glass.....				395	396	
London and Lancashire Fire.....	151				633	
London Assurance.....	154				155	
London Guarantee and Accident.....		398	398	398	401	
London and Lancashire Guarantee and Accident.....		405	405	405		546
London Mutual Fire.....	159					546
Lumber Insurance Co.....	164				165	
Marine Insurance Co.....				412	636	
Maryland Casualty Co.....		414	414	414	418	
Mercantile Fire.....	167					547
Montreal-Canada.....	170					548
Mount Royal.....	175			175		550
National Fire.....	179			179	181	
National Provincial Plate Glass.....				421	637	
National Surety.....			423		424	
National Union Fire.....	183			183	185	
Niagara Fire.....	187				188	
New York Plate Glass.....				427	428	
North British and Mercantile.....	191				638	
North Empire Fire.....	195					552
Northern.....	202				641	
North West Fire.....	199					557
Northwestern National.....	205			205	206	
Norwich Union Fire.....	209	209		209	645	
Nova Scotia Fire.....	212					558
Occidental Fire.....	217					560
Ocean Accident and Guarantee.....		430	430	430	434	
Ocean Marine.....				436	438	
Ontario Fire.....	221					563
Ottawa Assurance.....	225					567
Pacific Coast.....	227					568
Palatine Insurance Co.....	232				647	
Phoenix, of London.....	234				236	
Phoenix, of Hartford.....	240				242	
Protective Association of Canada.....		440				574
Providence Washington.....	244				245	
Provincial.....	247				649	
Quebec.....	249					574
Queen, of America.....	253			253	255	
Railway Passengers.....		443	443	443	447	
Rimouski.....	258					575
Royal Exchange.....	262	262			650	
Royal Insurance Co.....	266				652	
Scottish Union and National.....	269			269	656	
Sovereign Fire.....	273					576
Springfield Fire and Marine.....	278			278	280	
St. Paul Fire and Marine.....	282			282	284	
Sterling Accident and Guarantee.....		449				582

INDEX OF COMPANIES' STATEMENTS, VOLUME I—*Concluded.*

Companies, &c.	ANNUAL STATEMENTS.				General Business Statement.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, &c.		
Sun Insurance Office.....	287				659	
Title and Trust Co.....				452		583
Travellers' Indemnity Co. of Canada.....		463		463		584
Travelers Insurance Co.....		459		459	461	
Travelers Indemnity Co., Hartford.....		455		455	456	
L'Union, Paris, France.....	289				663	
Union Assurance Society.....	291				293	
United States Fidelity and Guaranty.....		466	466	466	664	
Westchester Fire.....	295				296	
Western.....	299			299		585
Yorkshire.....	305	305		305	666	







